



Government of Jammu and Kashmir
Civil Secretariat: Finance Department
/ Jammu/Srinagar
Insurance Section

URGENT/PRIORITY

CIRCULAR

Sub: Renewal of Employees Group Janta Personal Accidental Insurance Policy for 3rd year and deduction of premium thereof.

As is aware, the State Government has tied up the Group Janta Personal Accidental Insurance Policy with M/S Oriental Insurance Company Ltd. for three years commencing from 14th June 2011 for securing a policy for its employees to cover accidental deaths and disabilities under the said scheme. The arrangement involves annual premium of Rs. 90/- (Rupees Ninety only) plus State Taxes at the rate of Rs. 9/- per employee. The policy also covers the following:-

- Employees of J&K State Public Sector Undertaking.
 - Employees of Autonomous Bodies including Local Bodies and Universities.
 - Daily rated workers (DRW) engaged by Government Departments, PSUs and Autonomous Bodies including Local Bodies and Universities on or before 31st January 1994 and who continue to work as such till date.
2. The policy is on compulsory basis for all above categories of employees and shall secure them against accidental deaths and disabilities partial or full.

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3. An Insurance cover of Rs. 2.50 lakh (Rupees Two lakh fifty thousand only) will be available from M/S Oriental Insurance Company to the nominee(s) /legal heir(s) of an employee who is covered under this arrangement and dies in course of an accident. Similarly, the cover is available to an employee for any total or partial disability suffered in an accident during the period of the scheme. For partial disabilities, the Insurance cover varies as per the percentage of disability as per the MOU.
4. **Deduction**:-All the DDOs shall deduct Rs.99/- (Rupees Ninety Nine only) on account of Insurance Premium of Rs.90/- (Rupees Ninety only) and Rs.9/- as Service tax from the salaries of employees payable for the month of June 2013 and remitted to Government Treasury under the following Heads of Accounts.

M.H:8235-General and other Reserve Funds	Rs.90/- (Rupees Ninety only)
M.H:0040 Taxes on Sales, Trade etc.	Rs.9/- (Rupees Nine only)

5. Similarly, the DDO of State PSUs, Autonomous Bodies, Local Bodies and Universities shall remit the premium amount at the rate of Rs.99/- on above accounts in respect of their employees for being covered under the scheme through a **demand draft favouring Dy. Director Resources/Chief Accounts Officer, Finance Department on or before 15th July 2013.**
6. All DDOs of Government Departments shall furnish the details of their employees in respect of whom the premium amounts have been deducted and remitted to Government account to their concerned Treasury Officers who shall forward the same to their respective District Treasury Officer where the information received would be consolidated and DDO wise information forwarded to the Special Secretary to Government, Finance Department (Nodal Officer) on or before 31st July 2013 for reference and records.

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7. It needs to be made clear that it will be the personal liability of DDOs / Managing Directors / CEOs / HODs of concerned Departments/ Organisations to register every employee under this scheme with the Nodal Officer, Finance Department so that no employee is left out. The Nodal Officer shall not be accepting any intimation of an accidental death or disability of any employee for processing insurance payments under this scheme unless the concerned DDO will certify that the premium amount has been deducted from the concerned employee in time.
8. Employees covered under the scheme are required to fill up a Nomination Form as already prescribed giving all the relevant details of their nominee(s) so that the insurance payments are made to such nominee(s) only in the case of accidental death by concerned DDOs. The Nomination Forms shall be retained by the DDOs concerned and kept in their safe custody for reference and records as and when need arises. **It should be noted that filling of Nomination Form after the death of any employee is strictly prohibited and against the ethics and norms.**
9. To ensure speedy settlement of insurance claims, intimations of accidental deaths or partial/permanent disabilities should be promptly sent to the Nodal Officer in Finance Department directly by the concerned DDO but not later than 45 days from the date of accident along with two attested copies of below mentioned documents:-
 - a) FIR/Police Final Report.
 - b) Death Certificate
 - c) Post Mortem Report.
 - d) Disability certificate (in case of disablement) indicating the permanent nature of disablement with percentage.
(Note: the disablement certificate should not be conditional).

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- e) Nomination Form.
- f) Premium Deduction Certificate to be issued by concerned DDO carrying reference of Treasury Voucher No. and date of remittance of premium.

10. It shall be the responsibility of DDO to :-

- i) Check and satisfy himself/herself about the genuineness of an accidental claim. Any deviation will be the personal responsibility of the DDO and so the consequences arising out of such deviation. This may please be noted.
- ii) **DDO are strictly advised against:**
 - a) Sending intimation by ordinary post. Intimation should only be serviced through Registered Post/ Speed Post with acknowledgement due or through a messenger against proper receipt. No responsibility will be cast on the Nodal Officer if any intimation sent by any other means gets lost in transit.
 - b) Sending intimations to the Nodal Officer beyond the prescribed time period.



(Nodal Officer)

Special Secretary to Government
Finance Department

No: FD/JI/2011/MF/GJPAIP/117

Dated : 26-06-2013

Copy to the:

1. Advocate General J&K Govt.
2. Principal Resident Commissioner, J&K Govt, New Delhi.
3. Accountant General, J&K.
4. All Financial Commissioners/Principal Secretaries/Secretaries to Government.
5. Divisional Commissioner, Jammu/Srinagar.
6. Registrar General, J&K High Court, Srinagar/Jammu.

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7. **Director General Accounts & Treasuries, J&K, Srinagar with the request to direct all the concerned Treasury Officers to follow the instructions in letter and spirit.**
8. **Director Information J&K Srinagar with a request for wide publicity in local dailies appearing from Srinagar and Jammu.**
9. All District Development Commissioners.
10. All Head of Departments.
11. All Managing Directors of State PSUs.
12. Commissioner JMC/SMC.
13. Director Urban Local Bodies, Jammu/Srinagar.
14. Director SKIMS/SKICC Srinagar.
15. Registrar SKUAST, Jammu/Kashmir.
16. Registrar University of Jammu/Kashmir/BGSB Rajouri./SMVDU Katra.
17. All Saddar Treasury Officers/District Treasury Officers/Tehsil Treasury Officers/Mufasil Treasury Officers.
18. General Manager Government Press Srinagar for publication in Government Gazette.
19. Speial Secretary to Chief Secretary.
20. OSD to Hon'ble Finance Minister.
21. Officers In-charge Websites, General Administration Department and Finance Department for immediate snecessary action.

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