



Government of Jammu and Kashmir  
Finance Department  
Civil Secretariat, Jammu

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**PRIORITY**

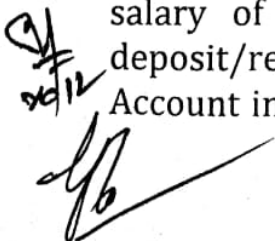
**CIRCULAR**

No: 104 - FD of 2017 Dated: 26 -12-2017

**Subject: Implementation of Group Personal Accidental Insurance Policy for Employees of State Government, PSUs / Autonomous Bodies/Local Bodies,/Universities, Daily Rated Workers, Consolidated / Contractual / Adhoc Employees / Contingent paid workers and SPOs against accidental death or disability caused by accident.**

The State Government has tied up the Group Personal Accidental Insurance Policy for employees of the State Government, PSUs/ Autonomous Bodies/Organisations, Local Bodies, Universities, Daily Rated Workers, Consolidated / Contractual / Adhoc Employees / Contingent paid workers and SPOs against accidental death or disability caused by **accident** with M/s Oriental Insurance Company ltd. for a period of 1 year commencing from 1<sup>st</sup> December, 2017 on compulsory basis for an Insurance cover of Rs. 10 lac ( Rupees ten lac only) for each employee.

2. Since the policy is compulsory in nature, it shall be the personal responsibility and liability of the DDOs/ HODs/ Managing Directors/ Chief Executive Officers/ Registrar of Universities to register every employee under the Scheme so that no employee is left out. The Nodal Officer shall not accept 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. However, wherever due to any administrative or financial problem, the DDO could not deduct the premium of his employee(s) from the salary of the month of November 2017, he shall immediately deposit/remit the prescribed premium against the proper Head of Account in the concerned Treasuries through challan after collecting





the premium from the left out employees to bring them under the insurance coverage.

3. The Treasury Officers are also directed to allow/permit the remittance of the premium in cash in respect of such DDOs who have failed to mandatorily deduct the premium at source from the salaries of their employees for the month of November 2017 towards Group Personal Accidental Insurance Policy due to any administrative or financial constraint. The Treasury officers shall forward the details of such employees to Director General Accounts and Treasuries within 5 days. The Director General Accounts and Treasuries shall consolidate the information and sent the same to Nodal Officer (Insurance) Finance Department, on most immediate basis.
4. Further, all DDOs of Government Departments shall furnish the details of employees in respect of whom the premium amount has been deducted and remitted to the Government Account to their concerned Treasury officers who shall forward the same to Director General accounts and Treasuries within 5 days. The Director General accounts and Treasuries shall consolidate the information (DDO wise) and forward the same to the Nodal officer (Insurance), Finance Department , on most immediate basis.
5. Employees covered under the Scheme are required to fill up a Nomination Form, as already prescribed and available on the official website of Finance Department ([www.jkfinance.nic.in](http://www.jkfinance.nic.in)), 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 the concerned DDOs. The Nomination Forms shall be retained by the DDOs concerned and kept in their safe custody for reference and records. **It should be noted that filling of Nomination Form after the death of any employee is strictly prohibited and against the ethics and norms.**
6. To ensure speedy settlement of insurance claims, intimations of accidental deaths or partial/permanent disabilities should be promptly sent to the Nodal Officer, Finance Department directly by the concerned DDO immediately along with the two attested copies of below mentioned documents:-

- a) FIR/Police Final Report.
- b) Death Certificate
- c) Post Mortem Report.

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- d) Disability certificate (in case of disablement) indicating the permanent nature of disablement with percentage.  
**(Note: the disablement certificate should not be conditional).**
- 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.

**7. It shall be the responsibility of the DDO to :-**

- i) Check and satisfy himself/herself about the genuineness of an accidental claim. Any deviation shall be the personal responsibility of the DDO concerned and the consequences arising out of such deviation shall squarely rest with the DDO concerned. This may strictly be noted.
- ii) Intimation regarding the accidental death / disablement shall be furnished to the Nodal Officer, Finance Department through Registered Post/ Speed Post only with due acknowledgement or through a messenger against the proper receipt. The Nodal Officer, Finance Department shall not be held responsible, if an intimation sent by any other means is lost in transit.



Sd/-  
(Navin K. Choudhary), IAS  
Principal Secretary to the Government,  
Finance Department.

NO: -FD/JI/2017-18/257

Dated: 26 -12-2017

Copy to the:-

1. Advocate General J&K High Court Srinagar/Jammu.
2. All Financial Commissioner.
3. Principal Accountant General, J&K Srinagar/Jammu.
4. All Principal Secretaries to Government.
5. Principal Secretary to Hon'ble Chief Minister.
6. Principal Secretary to HE the Governor.
7. Principal Resident Commissioner, J&K Govt, 5- Prithvi Raj Road, New Delhi.
8. Chief Electoral Officer, J&K Jammu.
9. All Commissioner/Secretaries to Government.
10. Divisional Commissioner Kashmir/Jammu.
11. Chief Vigilance Commissioner, J&K Srinagar.



12. Registrar General, J&K High Court, Srinagar/Jammu.
13. Director General Local Fund, Audit and Pension J&K.
14. Director General Funds Organization, J&K.
15. Director General Accounts & Treasuries, J&K
16. Director Information J&K.
17. All Head of Departments/Managing Directors/ Chief Executive of State PSU's/ Autonomous Bodies.
18. Secretary, J&K Public Service Commission.
19. All District Development Commissioners.
20. Secretary, J&K Legislative Assembly/Legislative Council.
21. Director, Audit & Inspections.
22. Director, Accounts & Treasuries, Jammu/ Srinagar.
23. All Directors of Finance/Financial Advisors & CAO's.
24. Joint Director Funds Organization Jammu/Srinagar.
25. General Manager, Govt Press for publication in Government Gazette.
26. Private Secretary to Chief Secretary.
27. Private Secretary to Hon'ble Ministers/Hon'ble Ministers of State for information of Hon'ble Ministers.
28. All officers/section officers of Finance Department.
29. President Non Gazetted Employees Union Civil Secretariat Jammu/Srinagar.
30. In-charge Websites, General Administration Department and Finance Department for immediate necessary action.

  
(Ghulam Dastageer Alam) 26/12

Under Secretary to the Government  
Finance Department

  
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