

Government of Jammu and Kashmir
Finance Department Civil Secretariat, Srinagar/Jammu
Insurance division

PRIORITY

CIRCULAR

No: 04 - FD of 2019 Dated: 09 -12-2019

Subject: Implementation of Group Personal Accidental Insurance Policy.

The J&K Government has implemented the Group Personal Accidental Insurance Policy for Employees of J&K Government (Gazetted and Non Gazetted) including Employees of 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** through M/s Oriental Insurance Company ltd. for a period of 3 years which commenced from 2nd December, 2019 on compulsory basis for an Insurance cover of Rs. 10 lac (Rupees ten lac only) each employee.

2. Since the policy is compulsory in nature, it shall be 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 certifies 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 December 2019, he shall immediately deposit/remit the prescribed premium against the proper Head of Accounts in the concerned Treasuries through **challan** after collecting the premium from their left out employees to bring them under the Insurance coverage.
3. Accordingly, the Treasury Officers are also directed to allow/permit the remittance of the premium in cash through challan in respect of DDOs of PSUs/Autonomous Bodies etc and such DDOs who faced administrative or financial constraint in the mandatory deduction of the premium at source from the salaries of their employees for the month of December 2019 towards Group Personal Accidental Insurance Policy.

9/12



4. The employees, who are deputed outside the territorial limits of J&K, are also covered under the instant policy and they shall remit the prescribed premium through challan in the J&K Government treasuries or furnish the prescribed premium through Demand Draft favoring Financial Commissioner, Finance Department to Joint Director Resources/CAO Finance Department upto 15th January 2020.

5. All the 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**) 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 record 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.**

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 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).

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 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 the consequences arising out of such deviation. This may strictly be noted.

9/12

ii) Intimation regarding the accidental death / disablement should be furnished to the Nodal Officer, Finance Department through Registered Post/ Speed Post only with acknowledgement due or through a messenger against proper receipt. The Nodal Officer, Finance Department shall not be held responsible, if any intimation sent by any other means gets lost in transit.

8. The features and benefits under the Group Personal Accidental Insurance Policy have been given in detail in **Annexure "A"** to this circular No 04 -FD of 2019 dated 09 -12-2019.


Sd/-
(Dr. Arun Kumar Mehta),IAS
Financial Commissioner,
Finance Department

NO: -FD/GPAIP/2019/301

Dated: 09 -12-2019

Copy to the:-

1. Advocate General, J&K High Court Srinagar/Jammu
2. All Financial Commissioners.
3. Principal Secretary to the Lieutenant Governor.
4. Principal Accountant General J&K Srinagar/Jammu.
5. All Principal Secretaries to the Government.
6. Principal Resident Commissioner, 5-Prithivi Raj Road, New Delhi.
7. Chief Electoral Officer, J&K. .
8. All Commissioners/ Secretaries to the Government.
9. Divisional Commissioner Kashmir/Jammu
10. Chief Vigilance Commissioner, J&K.
11. Principal Secretary to Chief Justice J&K High Court Srinagar/Jammu.
12. Director Anti-Corruption Bureau, J&K.
13. **Director General , Accounts & Treasuries, J&K for favour of information and n/a**
14. Director General, Budget, Finance Department.
15. Director Information J&K Jammu for information and necessary publication.
16. All Head of Departments/Managing Directors/ Chief Executives of State PSU's /Autonomous Bodies / Societies.
17. Secretary J&K Public Service Commission.
18. Secretary, J&K Legislative Assembly
19. **Joint Director Resources/Chief Accounts Officer, Finance Department for necessary action.**
20. General Manager, Government Press, Srinagar/Jammu.
21. Private Secretary to Chief Secretary
22. Private Secretary to Financial Commissioner, Finance Department
23. PA to Special Secretary, Finance Department
24. I/C Website, Finance Department (www.iakfinance.nic.in)
25. I/C Website GAD (www.ikgad.nic.in)
26. I/C Website, DGAT
27. Government Circular File (w.2.s.c)


Arzoo Khan
Chief accounts Officer
Finance Department
9/12

Government of Jammu and Kashmir
Finance Department: Civil Secretariat, Jammu
Insurance Division

Annexure- " A "

(Annexure to the Circular No:04-FD of 2019 dated : 09 -12-2019 regarding Implementation of Group Personal Accidental Insurance Policy.)

The features/benefits under the Group Personal Accidental Insurance Policy is given as under:

1. **Coverage** :The employees of the J&K Government (Gazetted and Non Gazetted) including Employees of PSUs/Autonomous Bodies/Local Bodies/Universities, Daily Rated Workers, Consolidated/Contractual/Adhoc employees/Contingent paid workers and SPOs.
2. **Risk Cover**: The risk coverage under the scheme shall include accidental deaths, total or partial disability caused due to any kind of accident by external violent and visible means that will include (i.e.; burning asphyxia caused by room heating devices, drowning, washing away in floods, avalanches, landslides, electrocution (whether electric department employee or not), snake/insect bite, attacks by wild/rabid animals, earthquakes, cyclones, acts of terrorism, collapse of roof, fall from the tree/roof/ window/house/stairs/pole/vehicle, dacoits riot ,Murder, scuffle/accidents while travelling by rail, road or air, playing sports/games including racing on wheels, mountaineering hunting or winter sports like skiing or ice hockey, heart attack due to cloud bursting ,bomb/grenade/mine blast only. It shall include spontaneous death caused due to bodily injury or the same occurring within a period of twelve months from the date of injury. The cover shall be available on 24 hours basis for all types of accidents irrespective of the situs, mode of conveyance and manner what so ever.

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9/12

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3. **Sum insured and benefits** :

The sum insured under this scheme shall be Rs. 10 lac (Rupees ten lac) per employee and this shall be payable to the insured, or his nominee or the next of kin/legal heir(s), as the case may be, at the following rates:

I.	death due to accident	Rs. 10 lac
II.	Permanent total disability and shall include	Rs. 10 lac
a).	Loss of sight of both eyes	Rs. 10 lac
b)	Loss of both hands	Rs. 10 lac
c)	Loss of both feet	Rs. 10 lac
d)	Incapacitation of both the hands	Rs. 10 lac
e)	incapacitation of both feet	Rs. 10 lac
f)	Loss of sight of one eye and loss of one hand or foot	Rs. 10 lac
III.	Loss of sight of one eye or actual loss of physical separation of one entire hand or one entire foot	Rs. 5 lac
IV.	Total and irrecoverable loss of use of hand or a foot Without physical separation	Rs. 5 lac

9/12

NOTE (1): The death and permanent total disability for purposes of clause I and II above shall include death or total permanent disability occurring within a period of twelve months from the date of occurrence of the injury.

NOTE (2): For the purpose of clause III and IV above, the physical separation of hand or foot means separation of hand at or above the wrist and at foot at or above the ankle.

Explanation: If any injury as a direct consequence thereof, immediately, permanently, totally and absolutely, disables the insured person from engaging in employment or occupation of any description whatsoever, than a lump sum equal to the capital sum insured shall be payable.

4. Permanent Partial Disablement (PPD):

If any injury within twelve calendar months of its occurrence within policy period be the sole and direct cause of the total and / or partial irrecoverable loss of use or the actual loss by physical separation of the following, then percentage of the capital sum insured as stated in the schedule hereinafter shall be payable to such insured person.

Description of Permanent Partial Disablement % age sum Insured

1.	Loss of toes all	20%
	Great both phalanges	5%
	Great one phalanges	2%
	Other than great if more than one toe lost each	1%
2.	Loss of hearing-both ears	75%
3.	Loss of hearing - one ear	40%
4.	Loss of foot fingers and thumb of one hand	40%
5.	Loss of foot fingers	35%
6.	Loss of thumb - both phalanges	25%

9/12

7.	Loss of thumb - one phalanges	10%
8.	<u>Loss of index finger</u> Loss of three phalanges Loss of two phalanges Loss of one phalanx	10% 8% 4%
9.	<u>Loss of middle finger</u> Loss of three phalanges Loss of two phalanges Loss of one phalanx	6% 4% 2%
10.	<u>Loss of little finger</u> Loss of three phalanges Loss of two phalanges Loss of one phalanx	4% 3% 2%
11.	<u>Loss of metacarpus</u> First or second (additional) Third, fourth or fifth (additional)	3% 2%
12.	Any other permanent partial disablement	% age of assessed by the Doctor.

5. Exclusions:

The scheme shall not, cover the death or disablement caused due to :-

- a. Intentional self injury.
- b. Act of suicide / attempted suicide.
- c. Death or disablement resulting from accident whilst under the influence of the intoxicating liquor or drugs.
- d. Death or disablement due to war and nuclear perils.
- e. Natural Death.

File NO: -FD/GPAIP/2019/301

Dated: 09 -12-2019

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9/12



**APPLICATION CUM NOMINATION FORM UNDER
GROUP PERSONAL ACCIDENTAL INSURANCE POLICY**

1. Name of the Employee:-
2. Parentage :-
3. Permanent Residential Address :-
4. Designation and Department:-
5. Date of Birth:-/...../..... 6.Mobile.....

Details of Nominee(s)

S.No	Name of the Nominee(s)	Relationship With Insurant (Employee)	Address of the Nominee(s)	Share of insured amount to be paid to each nominee

Name and Signature of the employee

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Signatures of witnesses with name /Mobile Number and full address:-

1.....
.....

2.....
.....

CERTIFICATE BY THE DRAWING AND DISBURSING OFFICER(DDO) /HEAD OF THE OFFICE OF THE APPLICANT(EMPLOYEE)

It is certified that the particulars given above by the employee/insurant are correct and best of my knowledge & belief.

Signature

Name of the DDO/HOD

Designation.....

Department.....

Please Note that:1.This form shall be kept in the safe custody of the DDO for record and reference purpose. In the event of the accidental death of the insurant (employee) the sanctioned insured amount shall be paid to the nominee(s) as per the above details by the DDO concerned after its sanction /release from concerned insurance Company/Nodal Officer.

2. Filling of Nomination Form after the death of any employee is strictly prohibited and against the ethics and norms. (Nodal Officer Finance Department)

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31
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