

Government of Himachal Pradesh
Finance (IF) Department.

NO: Fin-IF-(F)9-5/2012

Dated: Shimla-2, the 16th November, 2018

The Governor, Himachal Pradesh is pleased to renew the Group Personal Accident Insurance Scheme for Regular, Adhoc, Part-time, Contractual and Daily Waged employees of Government Departments, Boards, Corporations, Universities and Autonomous Bodies on compulsory basis for a period of one year w.e.f. 18.11.2018. The scheme would be implemented by the State Government through Heads of Departments.

Salient feature of the Scheme are as under :-

1. Premium Rs. 80/- per annum per employee.
2. Coverage.
 - i) Any kind of accident Post Mortem Report and FIR is compulsory).
 - ii) Drowning, washing away in floods, landslides, snakebite, earthquakes & cyclone (Post Mortem Report and FIR is compulsory).
 - iii) The cover is available on twenty four hours basis and includes all types of accidents arising anywhere, i.e. at home, in public, whilst engaged in any occupation/vocational activity and or travelling by any mode of conveyance, directly caused by external violent and visible means in sudden, unforeseen manner.
 - iv.) Natural deaths, i.e. deaths not occurring due to accidents however not covered under the scope of this scheme.

3. **Sum Assured/Benefits in case of accident :-**

a)	Death	Rs. 2.00 lakh
b)	Permanent total disablement	Rs. 2.00 lakh
c)	Loss of one limb+one eye	Rs. 2.00 lakh
d)	Loss of one limb/eye	Rs. 1.00 lakh

A. **Mode of Premium payment**

1. Since the scheme is implemented on compulsory basis, each and every DDO (s) would ensure deduction of Rs. 80/- as premium from each employee from the salary/ wages for the month of November,

2018 in one installment and the same will be deposited in receipt Head -0235-60-105-02.

2. The Boards/Corporations/Universities/Autonomous Bodies will also deposit the premium in above stated Receipt Head in respect of their employees.

B. Procedure for claims :

The concerned DDO(s) shall prefer the claims to their Head of Department. The following documents will required to be attached with the claim form duly countersigned by the concerned DDO.

- i) **In case of death.**
- a) Intimation from legal heir of deceased within 30 days of death;
 - b) Claim form alongwith copy of FIR, Post Mortem report by appropriate authority;
 - c) Death Certificate issued by the appropriate authority.
 - d) Legal heir certificate issued by the appropriate authority.
- ii) **In case of injury.**
- a) Intimation from claimant;
 - b) Claim form;
 - c) Treatment and disability certificate in event of permanent total disability/permanent partial disability.

Specific proof of deduction and deposit of premium in designated Receipt Head in respect of beneficiary would be attached/ensured.

In the event of claim, the concerned HOD will decide/settle the claim at his own level, on being satisfied that the claim falls within the scope of the scheme as explained in para 2 of these guidelines. The payments of compensation shall be made to the nominee(s) or legal heirs of the deceased by the concerned Head of Department. The expenditure on this account shall be charged to major Head-2235-60-105-02-SOON-NP-OC.

In case of claims under the scheme from Boards/Corporations/Universities/Autonomous Bodies, the claims will be settled by their respective Administrative Departments. Specimen copies of Claim Intimation Letter and Claim Form is enclosed as per Annexure-I & II.

The HOD/AD shall ensure that relevant documents as mentioned at Annexure-I & II as may apply to the particular case are attached with the claim form.

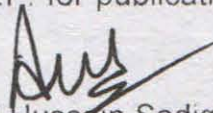
By order.

Addl. Chief Secretary (Finance) to the
Government of Himachal Pradesh.

No. Fin-IF (F)9-5/2012. Dated: Shimla-2 the 16th November, 2018

Copy for information and necessary action to:-

1. All Administrative Secretaries to the Govt. of Himachal Pradesh.
2. All the Heads of Departments.
3. Registrar General, H.P. High Court, Shimla.
4. The Director, Treasuries and Accounts with 120 copies for circulation to all the treasuries in the State so that recovery of premium is ensured.
5. All Deputy Commissioners in Himachal Pradesh.
6. All Boards/Corporations/Universities/Autonomous Bodies in H.P.
7. Controller, Printing and Stationery Department, H.P. for publication in the extra ordinary Raj Patra.


(Abid Hussain Sadiq) I.A.S.
Special Secretary to the
Govt. of Himachal Pradesh.