



**GOVERNMENT OF KERALA**

**Abstract**

Group Personal Accident Insurance Scheme – Renewal of the Scheme for the year 2013 – Orders issued.

**FINANCE (ESTABLISHMENT-D) DEPARTMENT**

G.O.(P) No. 606 /2012/Fin.

Dated, Thiruvananthapuram, 3.11.2012

- Read:-
1. G.O (P) No. 221/07/Fin dated 29.05.2007
  2. G.O (P) No. 616/10/Fin dated 23.11.2010.
  3. G.O (P) No. 504/11/Fin dated 4.11.2011
  4. Letter No. KSID/GPAIS/M4/2321/12 dated 15.09.2012 from the Director of Insurance, Thiruvananthapuram

**ORDER**

As per Order read as 2<sup>nd</sup> above, the Group Personal Accident Insurance Scheme is being implemented through Kerala State Insurance Department from 2011 and is made applicable to the Part time contingent employees, teaching and non teaching staff of Aided Schools and Aided Colleges, employees of Panchayat and Municipal Common Service, Universities, Public Sector Undertakings, Co-Operative Institutions, Autonomous bodies and other Government Institutions. The term of the scheme is one year with effect from January to December. As per G.O read as 3<sup>rd</sup> above, the annual premium stands enhanced to ₹200/- inclusive of service tax with an assured enhanced sum of ₹8 lakh. This term of the Scheme expires on 31.12.2012. In the circumstances, Director of Insurance has forwarded the proposal for the renewal of the scheme with effect from 1.1.2013 to 31.12.2013 and requested to enhance the premium rate for the employees of KSEB to ₹500/-, KSRTC to ₹300/- respectively from the present rate of ₹200/- considering the number of risk cover being extended in the past five years. He has proposed to continue the same rate of ₹200/- per annum to Government Employees, Aided Institution employees, and employees of Universities and others.

Government have examined and accepted the proposal of the Director, KSID and are pleased to renew the Group Personal Accident Insurance Scheme for further period of one year with effect from 1.1.2013 to 31.12.2013 with the following modifications.

- i). The annual premium will be ₹500/- per annum in the case of KSEB employees and will be ₹300/- per annum in the case of KSRTC employees. The annual premium of ₹200/- per annum for the Government Employees, Aided Institution employees, employees of Universities etc and all other Public Sector employees who are subscribers to State Life Insurance/Group Insurance and being governed by KSRs. **The annual premium will be deducted from the salary of November drawn in December, without fail by Drawing and Disbursing Officers. The subscribers are equally responsible for remitting the premium and nomination.** No claim will be entertained under any reason/circumstances if the premium remains un-remitted by Drawing and Disbursing Officers/subscribers. The Drawing and Disbursing Officers/subscribers who fail to deduct / remit premium from the salary of November will have a chance to remit the premium in the next month's salary with a fine of Rs.25/- plus premium amount and will get coverage and defaulters if any, they will remit Rs.50/- as fine along with respective premium from the salary of January and will get insurance coverage and still defaulters exist, they are eligible to remit the premium with Rs.75/- as fine from the salary of February and coverage will be allowed. Final remittance will be closed in February salary drawn in March and remittance will be made in Treasury before 25<sup>th</sup> March.
- (ii) All cases of 'accident', 'death' should be reported to concerned District Insurance Office/ Officer with in 60 days by Drawing and Disbursing Officers or officer who authorized to deduct the premium from the salary. Non-reporting and erroneous routing/reporting of cases will be at the risk of Drawing and Disbursing Officers and payment will be realized from their salary in such circumstances.

(iii) Nomination shall be made as far as possible from among the family members defined under Rule 71 of Pension under KSR Part III besides the family defined in rule 2 (c) of G.O dated 23.11.2010.

• If an employee prefers any one as 'nominee' outside the 'defined family' that shall be allowed and same may be written down and handed over to Drawing and Disbursing Officers in a sealed cover or they wish in open letter, as the case may be, at the time of premium deduction. Otherwise, nominee will be selected from defined family members and payment will be made as provided as per rule 9 (iv) of G.O dated 23.11.2010. In the event of marriage, nomination submitted before marriage shall be treated as null and void and the legal wife/husband will be treated as natural nominee irrespective of nomination subsists or not in their favour provided valid marriage certificate is produced by claimant and rule 9 (ii) of G.O dated 23.11.2010 is changed to this extent. In short, no claim will sustain against others under such circumstances. In case of divorced/re-married employee, he/ she shall submit a fresh nomination, otherwise the payment will be released among all eligible family members in equal shares as provided in rule 9 (iv) of G.O dated 23.11.2010 unless there is no children (major/minor) existing in the defunct wedlock. In short, if the deceased is survived by a **legal wife / husband (spouse) in remarriage** and children in their earlier wedlock and new wedding, the insurance claim will be gone to these family members as provided in rule 9 (iv) of G.O dated 23.11.2010 as first charge in equal shares even if there is no nomination subsisting favouring them. But dispute if any in marriage, legality will be decided on the basis of legal heirship certificate issued by respective Tahsildars and on doubtful cases, Succession Certificate will be insisted besides enquiry certificate from Director of Insurance. In the absence of them only, the amount will be shared between other family members on equal terms, as provided under G.O dated 23.11.2010.

(iv) If both parents are died and children are not having a natural guardian, the amount will be deposited in Treasury SB Account of both will

be opened for that purpose and released to them when a defacto guardian is get appointed or they get matured whichever is earlier and clause 11 (g) of the G.O dated 23.11.2010 is modified to this extent.

(v) Death due to snake bite, rabies or stroke shall be eligible for the insurance benefit even though they are not 'accident' and no FIR, Mahazar etc but with producing bonafide hospital record substantiating the reasons, claim will be released and clause 2(a) of G.O dated 23.11.2010 is modified to this extent.

(vi) Employee fall under 'coma' due to stroke will get benefit of insurance coverage treating it as accident under this scheme and for their treatment and clause 6 of the G.O dated 23.11.2010 is modified to this extent.

(vii) **Death under influence of liquor will not be treated as accident even if it is happened due to 'motor accident', 'electric shock', 'drowning' what so ever the case, viscera-brain, lungs samples test, respiratory test by chemical examination will be produced when claims submitted in such doubtful cases and occasion** and in such cases insurance claim will not sustain only because he has subscribed to GPAIS.

(viii) If an employee is paralyzed and is in wheel chair in future life consequent of any accident, happened other than **under influence of liquor**, he will be given full amount irrespective of percentage of disablement considering his condition/treatment requirement and amended clause 6 of the G.O dated 23.11.2010 to the above extent.

Procedure for the remittance of premium for GPAI Scheme 2013 is as follows:

- (i) The Drawing and Disbursing Officer/ Self Drawing officer shall deduct the premium from the salary of November and remit to Treasury as has been done in the previous year before 6<sup>th</sup> of every month up to March, final remittance will be on or before 25.03.2013.
- (ii) The Cheque Issuing Officers of the Government Department should furnish the schedule in triplicate along with the cheques to the concerned Treasury.

- (iii) All the Drawing and Disbursing Officers /Heads of Department / Office must ensure that all employees including employees on deputation and Leave Without Allowances **except** those under LWA vide rule Appendix XII A / XII B/ XIIC are covered under the Schemes and rule 7(v) of the G.O dated 23.11.2010 is modified to this extent. In other cases, the premium should invariably be remitted to the Drawing & Disbursing Officer, where the lien of the employee is attached through Form TR5 / proper receipt. The Drawing and Disbursing Officer / authorized officer in other cases, should remit the collection under Form TR5 / proper receipt to the head of account "8658 - *Suspense Accounts, 102 - Suspense Accounts (Civil), 88 - Group Personal Accident Insurance Fund*" with separate schedule in triplicate in the treasury. Those employees who are under suspension will remit the premium in person to the concerned Treasury in TR 5 / proper receipt with four copies of Form II. One copy of the schedule may be forwarded to Accountant General, one copy countersigned may be forwarded to Drawing / Disbursing Officer mentioned in para 5 of the Government Order read 2nd above and one copy may be forwarded to Director of Insurance. Those who are on Maternity Leave shall remit the premium as they are drawing salary during these months. If any employee fail to remit within the specified period as per para (i), they will be treated as a new entrant in service and their subscription will be made in the next year revival. In short, he/she will not have the insurance coverage during the currency of unremitted GPAIS period as per this Government Order.

The Treasury Officers should draw the amount of premia towards Group Personal Accident Insurance Scheme 2013 from the suspense account 8658-102-88 and take DD in favour of Director of Insurance, Thiruvananthapuram. The Treasury Officers should ensure that the Demand Draft along with the schedule detailing the insured person is delivered to Director of Insurance on or before 25<sup>th</sup> March 2013. Treasury Officers are also directed to watch the salary bills for December 2012 to March 2013 and whenever the non-remittance of premium is

noticed, the salary of the employees and the drawing and disbursing officer should be withheld. The new entrants in service who join duty on or after 01.04.2013 will not be covered under the Scheme for the year 2013. They shall wait till November 2013 to join the scheme, when the Scheme is renewed for next year.

All Head of Departments/ Drawing and Disbursing Officers/Offices will give wide publicity about the scheme among the employees and publish the G.O in their website besides pasting in respective News Boards of their offices. The Drawing and Disbursing Officers / Self Drawing Officers / Cheque Issuing Officers/ the Officers authenticated to draw and disburse the salary of employees along with the subscriber, will be personally liable for the non enrolment of the employees coming under him / her and the claim occurs thereafter. If any claim caused to be honoured, in unremitted cases that will be at the risk of Drawing and Disbursing Officer's if the employee draws the salary in any of those months of December, January, February and March and is in service since November 2012 but without remitting GPAIS. No further extension of time will be granted for joining the scheme under any circumstances.

All other terms and conditions in the G.O read 2nd remain unchanged.

By order of the Governor

**Dr. V.P.JOY,**  
**Principal Secretary (Finance).**

To

The Principal Accountant General (Audit), Kerala, Thiruvananthapuram.  
The Accountant General (A & E), Kerala, Thiruvananthapuram.  
All Heads of Departments and Offices.  
The heads of all Public Sector Undertakings.  
The heads of all Co-operative Institutions.  
The heads of all autonomous bodies and other Semi-Government Institutions.  
All Departments and sections of the Secretariat.  
Industries Department (They are requested to give wide publicity about the G.O to PSU's and semi-Government institutions coming under their purview)  
The Director of Insurance, Thiruvananthapuram.  
The Director of Treasuries, Thiruvananthapuram.

The Secretary, Kerala Public Service Commission, Thiruvananthapuram (with C.L).  
The Registrar, High Court of Kerala, Ernakulam (with C.L).  
The Registrars, Universities of Kerala/Kochi/Calicut/  
Mahathma Gandhi / Kannur (with C.L).  
The Registrar, Kerala Lok Ayukta, Thiruvananthapuram.  
The Registrar, Kerala Agricultural University, Mannuthi (with C.L).  
The Registrar of Co-operative Societies, Tvpm (He is requested to give wide publicity about the G.O to all Co-operative institutions).  
The Secretary, Ombudsman for Local Self Government, Thiruvananthapuram.  
The Advocate General, Kerala, Ernakulam (with C.L).  
All Principal Secretaries, Secretaries, Special Secretaries, Additional Secretaries,  
Joint Secretaries, Deputy Secretaries and Under Secretaries to Government.  
The Private Secretary to Speaker, Deputy Speaker of the Legislative Assembly.  
The Additional Secretary to the Chief Secretary.  
The Secretary, Human Rights Commission, Thiruvananthapuram.  
The Registrar, Sree Sankara Sanskrit University, Kalady (with C.L).  
The Private Secretary to the Chief Minister and other Ministers.  
The Private Secretary to the Leader of Opposition.  
The State Election Commissioner, Kerala, Thiruvananthapuram.  
The State Chief Information Commissioner (with C.L).  
The Nodal Officer, [www.finance.Kerala.gov.in](http://www.finance.Kerala.gov.in)  
Stock file/Office Copy.

Forwarded/By Order,

*Remadev*

Section Officer.