

Personal Accident Insurance Social Security Scheme for Poor Families

TRIPURA



GAZETTE

Published by Authority
EXTRAORDINARY ISSUE

Agartala, Thursday, February 26, 1987 A. D.
 Phalgun 7, 1908 S. E.

PART-I—Orders and Notifications by the Government of Tripura,
 the High Court, Government Treasury etc.

GOVERNMENT OF TRIPURA
 REVENUE DEPARTMENT

No. F. 10(28)-REV/86.

Dated, Agartala, the 6th February, 1987.

NOTIFICATION

Subject:—Personal Accident Insurance Social Security Scheme for Poor Families.

With a view to covering the risk of deaths by accidents in respect of the earning members of poor families, living in rural and urban areas and comprising of landless labourers, small and marginal farmers, traditional craftman, small traders and others, the Governor of Tripura is pleased to extend the personal Accident Insurance Social Security Scheme for the poor families to the West Tripura District with effect from the 14th November, 1986. Details of the scheme are enclosed. The time limit for lodging the claims after the accidental death shall be 90 days in all cases.

2. The Sub-Divisional Officers are hereby appointed as Claims-Enquiry-cum-Settlement Officers (CESO) in respect of their respective Sub-Divisions.

3. The Governor of Tripura is pleased to constitute District Consultative Committee with following members for overseeing the claim settlement procedure and implementation of the Scheme.

- | | |
|---|----------|
| 1. District Magistrate & Collector | Chairman |
| 2. Superintendent of Police of the District | Member. |
| 3. All the Sub-Divisional Officers of the District. | Member. |

- | | |
|---|--------------------------------|
| 4. District Tribal Welfare Officer. | Member. |
| 5. Chief Medical Officer of the District. | Member. |
| 6. District Inspector, Social Education & Welfare. | Member. |
| 7. Branch Manager, National Insurance Co., Agartala | Member-Secretary
(Convenor) |

The District Consultative Committee shall meet at least once in a quarter and review the implementation of the scheme. A detailed review note shall be sent to the Secretary, Revenue Department.

4. The Governor is also pleased to constitute a State Level Committee with following members to oversee the operation of the scheme in the State.

- | | |
|--|-----------|
| 1. Secretary, Revenue Department. | Chairman. |
| 2. Secretary, Education and Social Welfare Department. | Member. |
| 3. D. I. G. of Police of the range. | Member. |
| 4. Representative of the Home Deptt. not below the rank of Jt. Secretary. | Member. |
| 5. Representative of the Finance Deptt. not below the rank of Jt. Secretary. | Member. |
| 6. Regional Manager, National Insurance Company (G. S. Road, Gauhati). | Convenor. |

The State Level Committee shall meet at least once a year.

5. After the claims are decided by the Claim Enquiry and Settlement Officers (CESO) i.e. Sub-Divisional Officers, as laid down in the scheme, they shall forward the claim to the Collector of the concerned District. The Collector shall sanction and make payment to the beneficiaries, out of the provision under following head of account.

DEMAND NO. 5.

Major head 288-Social Security and Welfare.

C. S. SCHEME

Sub-Major head E--Other Social Security and Welfare Programme.

Minor head E(i)--Insurance Scheme.

Sub-head--Personal Accident Insurance Social Security Scheme for families.

Detail head--West Tripura.

South Tripura.

North Tripura.

In case of necessity, the sanctioned amount may be sent to the beneficiary by money order, after deducting the money order charge from the sanctioned amount. The Collector shall send the consolidated claims

paid to the beneficiaries during month to the local office of the National Insurance Company, with relevant supporting documents by 10th of the succeeding month. The National Insurance Company shall thereupon arrange depositing the amount in Treasury under 088-Head of account with intimation to the Collector.

6. This has been concurred in by the Finance Department vide U. O. No. 763-FIN(B)-86 dated 7-11-86.

By order of the Governor,

N. P. Nawani

Chief Secretary,
Govt. of Tripura.

PERSONAL ACCIDENT INSURANCE SOCIAL SECURITY SCHEME FOR THE POOR FAMILIES.

The Central Government had in 1985 introduced a Scheme of Personal Accident Insurance Social Security for Poor Families. The Scheme is being operated through the GIC and its Subsidiaries with the active involvement of State Governments and Union Territories. The Scheme has so far been introduced in 91 Districts and the proposal to introduce in 9 more Districts is still under process. It is now proposed to extend this Scheme to 100 more districts so as to cover a total of 200 Districts in the Country.

II. OBJECTIVES

To provide a survivor benefit cushion for the rehabilitation of a poor family affected by accidental death of its earning member who is not covered for compensation under any Insurance Scheme or any law/statute

III. SALIENT FEATURES

The salient features of the Scheme are as under:—

(i) Eligibility

All persons in the age group of 18 to 55 who are earning members of poor families and meet with fatal accident's occurring in the 100 specified Districts.

[Annexure Sl. No. Tripura State— one District].

Note:—I The Scheme will cover deaths due to accidents occurring in the specified districts and will also include death of people from other districts due to accidents occurring in the specified districts if they belong to poor families.

“Poor Families” for the purpose of the Scheme include all landless labour households, households of small farmers having 5 acres of irrigated or 10 acres of unirrigated land or an equivalent combination of the two, families of traditional craftsmen, households of those engaged in the urban informal sector in petty production or trade or transport or in domestic and other services, whose total annual family income from

all sources does not exceed Rs. 5,000. The income limit of Rs. 5,000/- will be computed in respect of the income of the family consisting of wife, husband and dependent children. However, if more than one family are living together as a Hindu Undivided Family, the limit of Rs. 5,000/- will be taken into account only in respect of the individual Family and not of Hindu Undivided Family.

II) *Circumstances of accidental death and financial benefits payable.*

<i>Circumstances</i>	<i>Scale</i>
Accidental death within six months of the accident caused by outward violent and visible means.	Rs. 3,000/-

Note:--1. Accidental deaths include such deaths due to snake bite drowning, food poisoning, lightning, fall from a tree, killing by armed criminals or illustrative and not exhaustive.

2. Death due to intentional self injury, or suicide, or caused by alcohol or drugs, due to war invasion etc. have been included under the Scheme.

Vide No. 60(53)-INS-I/84 dt. 7. 11. 86 of the GOI.

Beneficiaries: i) Surviving spouse or

ii) If there is no surviving spouse, the payment be made to all dependent children jointly who will share equally. Where the payment is to be made to minor children, the same may be made by way of Post Office deposit or

iii) If there are no surviving children, the payment can be made to dependent surviving parents.

III) *When compensation is not payable:*

a) Death arising or resulting from breach of any law with criminal intent.

b) Where compensation higher than Rs. 3,000/- is receivable by virtue of any other law/statute e.g. Motor Vehicles Act, Solatium Fund, Employees State Insurance Scheme. Workmen's Compensation Act, etc.

Note: 1. If compensation/relief available under (b) is less than Rs. 3,000/- compensation under the Scheme will be limited to the amount which would bring the total compensation/relief from all sources to Rs. 3,000/-.

2. It has been subsequently decided that the above restriction should be made applicable only to payment receivable by virtue of any law or statute and no deduction be made in respect of ex-gratia payment which can be in addition to the amount of Rs. 3,000/- payable under the Scheme
[Vide No. 64(53)-INS-I/84 dt. 7. 11. 86 of GOI]

IV) Compensation procedure

- (a) Application for compensation in the prescribed form Annex. A is to be made to the Claims Enquiry-cum-Settlement Officer of the Sub-District or Taluka notified by the State Government as early as possible but not later than 90 days from the date of death. Claims Enquiry-cum-Settlement Officers for the additional districts are to be similarly notified for towns and cities also by the State Governments and Union Territories. The Claims Enquiry-cum-Settlement Officers to be notified by the State Governments shall not be of less than a Gazetted rank.
- b) The Claims Enquiry-cum-Settlement Officer, shall consider and settle the claims and his duty shall be—
 - i) to receive applications in the prescribed form from the claimants ;
 - ii) to hold enquiries in respect of the claims ;
 - iii) to call for reports from the Police and medical authorities including post-mortem reports where available in respect of accidents ;
 - iv) to hold enquiries and be satisfied that the applicant belongs to "Poor families" and the claim is payable under the terms and conditions of the Scheme ;
 - v) where there are more than one claimant, to decide as to who are the rightful claimant and the amount payable to each ;
 - vi) to prepare report in the prescribed form Annexure B and authorise payment to the rightful claimant(s). Guidelines for the CESO is given at Annexure D.
- (c) After the payment is authorised by the Claims Enquiry-cum-Settlement Officer, he shall send the report along with the claim form, document certifying death by accident and the discharge voucher Annexure-C to the Collector of the concerned district, who shall sanction and make payment to the beneficiaries. The Collector shall consolidate and send the claims paid to the local office of the National Insurance Company for making reimbursement.
- (d) The designated insurance company for the district shall prepare and submit to GIC and the District Consultative Committee a quarterly report on the working of the scheme.

V) District Consultative Committees.

For overseeing the claims settlement procedure and implementing the Scheme, District Consultative Committees will be constituted at each of the 100 new districts. The District Consultative Committee would consist of a representative of the concerned office of the designated insurance company who would act as the Member-Secretary and in this capacity

function as Convenor of the Committee, the District Magistrate, the District Superintendent of Police and such other officials as the State Government may nominate. The Chairman of the District Consultative Committee will be as decided by the State Government. The District Consultative Committees shall meet at least once a quarter.

vi) *State Level Consultative Committees.*

To oversee the operations of the Scheme in the districts where the districts selected are more than one, State-level Consultative Committees will be constituted. The State-level Consultative Committees would consist of representatives of the designated insurance companies one of whom shall be the Convenor, and the State Government representatives who could be Home Secretary, Revenue Secretary and Secretary, Social Welfare. The State Consultative Committees may meet once in six months in 1986-87 and at least once a year in subsequent years. The Chairman of the State Level Consultative Committee will be as decided by the State Government.

iv) **ROLE OF STATE GOVERNMENT.**

The State Government will have the overall responsibility to scrutinise and settle the claims and will notify Claims Enquiry-cum-Settlement Officers therefor. For deaths of persons occurring in the selected districts who belong to other districts, the State Government will take such special measures as are found necessary for speedy disbursement of the accident benefits to the affected family. The State Governments will also nominate their representatives to the State Level and District Level Consultative Committees. While the premium for the scheme will be paid entirely by the Central Government, the administrative costs incurred by the State Governments for implementing the scheme in their territories will be borne by them.

v) **ROLE OF G. I. C. AND SUBSIDIARIES :**

The G. I. C. and its Subsidiaries will notify the designated insurance companies and their concerned offices for each of the 100 new districts and also their representatives for all District and State Level Consultative Committees. GIC will have the overall responsibility for the administrative of the Scheme.

vi) **PHASED PROGRAMME**

Based on the experience gained, the Central Government would consider extending the Scheme for an all-India coverage through a phased programme.

vii) **MONITORING AND REVIEW**

- (i) The operation of the Scheme will be monitored closely and reviewed annually by GIC. Annual Appraisal Reports of the Scheme would be prepared by the GIC and submitted to the Government of India. Modifications would be introduced as may be required in the light of the annual review.

(ii) During the 7th plan period, a mid-term assessment of the financial results of the Scheme will be undertaken by GIC and a special report submitted to Government of India.

ANNEXURE—"A"

PERSONAL ACCIDENT INSURANCE SOCIAL SECURITY SCHEME FOR POOR FAMILIES.

Claim form to be submitted by the Claimant to the Claims Enquiry Officer.

Date.....

Claim No. (To be given by Claim Officer)

Claim Enquiry Officer's Code.....

I/We the undermentioned dependent(s) of Shri/Smti... who died in an accident described below, hereby apply for payment of compensation under Personal Accident Insurance Social Security Scheme for Poor Families. Full particulars in respect of the accident and other information are given below:—

I. PARTICULARS OF DECEASED

1. Name
2. Father's/Husband's Name.....
3. Full Address : Village/Town.....
Taluka/Tehsil.....
District.....
Pin Code.....
4. Age.....
5. Sex.....
6. Occupation.....

II. PARTICULARS OF ACCIDENT

1. Date of Accident.....
2. a) Nature of Accident.....
(b) Place of Accident : Village..... Taluka, Tehsil.....
District.....
3. Date of Death.....
4. Name and address of Police Station/Gram Panchayat/Block Development Officer in whose jurisdiction accident took place or was registered :
5. Name and address of the Hospital and Registered Medical Officer/Practitioner who attended to the deceased :
6. Whether Post-mortem was conducted? Yes/No.

III. Particulars of dependents of the deceased's family :—

<i>Names</i>	<i>Age</i>	<i>Relationship with the deceased.</i>
A)		
B)		
C)		
D)		

I/We hereby declared that the family of the Insured Person belonged to a "Poor Family" i.e. *belonging to landless labourer households/households of small farmers having 5 acres of irrigated—10 acres of unirrigated land or an equivalent combination of the two/families of traditional craftsmen/households engaged in the urban informal sector in petty production or trade or transport or in domestic and other services, and the total annual family income from all sources did not exceed Rs. 5,000. We further declare that the information given above is true to the best of my/our knowledge and also that I/We am/are the beneficiary/ies of the deceased person.

*Strike out which is not applicable.

Signature of the Claimant(s)
Left Hand Thumb Impression.

I declare that I have explained the questions to the Claimants who have affixed Left Thumb Impression herein, that the answers thereto have been recorded by me and that he/she/they/affixed signature/Thumb Impression after satisfying that the answers have been correctly recorded.

I declare that the questions were explained to me fully by Shri/Smt./Sum.... and that the answers thereto have been recorded by him/her under my dictation and that I have affixed my signature/Thumb Impression after satisfying myself that they have been correctly recorded.

Signature of the person writing the answers.

Name...
Address ...

WITNESS :

Name...
Address ...
Signature...

Signature/Thumb Impression.

ANNEXURE—B

FOR POOR FAMILIES

CLAIM ENQUIRY-CUM-SETTLEMENT OFFICER'S REPORT

- CESO Claim No. Date.....
- Claim Enquiry Officer's Code.....
- 1. Name of deceased..... Taluka/Tehsil.....
- 2. Address: Village..... District.....
- 3. Date of Accident..... Taluka/Tehsil.....
- 4. Place of Accident: Village..... Distt.....
- 5. Date and Time of death..... Taluka/Tehsil.....
- 6. Place of death: Village..... Distt.....
- 7. Cause of Death.....

Note: Certified about the cause of death and postmortem report, if any to be attached herewith.

CERTIFIED THAT:

- (a) the above deceased is registered in the Panchayat Register at... Village in ... Taluka and District ... State...
- (b) the above deceased belonged to a Poor Family as defined in the Scheme.
- (c) the above deceased met with the accident in Village... Tehsil/Taluka... District...
- (d) I am personally satisfied about the cause of death as verified and certified by the Mukhya/Sarpanch (when not verified by a Medical Officer).
- (e) the facts of the case as declared in the claim form are found to be true.
- (f) after verification I am satisfied that the claimant is:—
 - (1) not entitled to receive any compensation from any other source whatsoever and hence he is entitled to receive full compensation of Rs. 3,000 under the Scheme.
 - OR
 - (2) entitled to receive/has received compensation of Rs. ... from ... and hence is entitled to receive the balance of Rs. ... under the Scheme.
 - OR
 - (3) not entitled to receive any compensation under the Scheme for the following reason; ...
- (g) I have enquired into the reasons for the claim being intimated after 30 days and have to report as under...

(h) Following are the beneficiaries of the deceased as defined in the Scheme and the amount of compensation is as shown against their names.

Relationship with the deceased.	Amount of Compensation payable
1.	3.
2.	4.

The claim preferred in respect of (deceased) falls within the terms and conditions of this Insurance and is payable.

(Claims Inquiry-cum-Settlement Officer)

Annexure—C.

Name of the Insurance Company...
PERSONAL ACCIDENT INSURANCE SOCIAL SECURITY
SCHEME FOR POOR FAMILIES
DISCHARGE VOUCHER

Claim No.....
(To be filled by Insurance Company)

Received from... /Government of ...
for and on behalf of the ... the sum of Rs. ...
(Name of Insurance Company)

Rs.... (Rupees... only) in full and final
settlement of my/our claim in respect of death of Shri/Smti...
S/o. W/o. D/o. Shri ...

Village... P. O.... Taluka...
District... State... due to accident.

I/We give this discharge receipt to the Company in full and final settle-
ment of all my/our claims present or future arising directly in respect
of the said claim.

Dated at... this... day of... 198

Revenue Stamp

Signature of Claimants(s)/

Left Hand Thumb Impression.

Rs.....

1. WITNESS :

Signature :

Name & Address :

Counter signed by

2. WITNESS :

Signature :

Name & Address :

Signature of the Claims Enquiry-cum-
Settlement Officer.

Annexure—D.

PERSONAL ACCIDENT INSURANCE SOCIAL SECURITY
SCHEME FOR POOR FAMILIESGUIDELINES FOR THE
CLAIM ENQUIRY-CUM-SETTLEMENT OFFICERS

1. He should receive application for compensation under the scheme from claimants/beneficiaries in the prescribed form (Annexure 'A'). The application is to be made in duplicate, using carbon paper.
2. On receipt of the application for claim, the CESO should allot a running serial number to it. He should also enter the CESO number allotted to him. He should forward the duplicate copy of the claim form to the concerned Divisional Office for registering the claim.
3. There should only be a single claim in respect of one deceased. In case there is more than one application in respect of the same deceased, all such applications should together be treated as one claim and only one claim number should be allotted.
4. He must hold enquiries in respect of the claims.
5. He should call for reports from the Police and Medical Authorities including post-mortem reports where available in respect of accidents.
6. He must hold enquiries and be satisfied that the applicant belongs to 'poor family' and the claim is payable under the terms and conditions of the scheme.
7. Where there are more than one claimant, he should decide as to who are the rightful claimants.
8. He should prepare report in the prescribed form and authorise payment to the rightful claimant(s).
9. The beneficiary under the scheme is the surviving spouse (husband or wife). In case, there is no surviving spouse, the dependent child/ren will be the beneficiary(s) and they will share the compensation equally. In case neither there is any surviving spouse, nor any surviving child, then the beneficiary(s) will be the surviving parent(s). If there are no beneficiaries under any of the above categories, then the claim is not payable.
10. In case payment is to be made directly by the insurance company to the beneficiary, then he should forward his report together with supporting documents to the concerned Divisional Officer for making the payment. In case the State Government/Union Territory is to make payment initially to the beneficiary, and get the same reimbursed from the insurance company later, then he should forward the report to the concerned Department of the State/Union Territory, who in turn will send the same to the concerned Divisional Office for reimbursement.
11. Reports pertaining to rejected claims must be forwarded directly to the concerned Divisional Office for the purpose of their record.

12. As per the Scheme, the time limit for filling the claim is 90 days from the date of death.
13. The CESO must ensure that he has adequate supply of claim forms and forms of his report. These will be made available by the concerned Divisional Office on request.
14. While entering in the CESO's report, the cause of death may please be classified into one of the following. This will facilitate compilation of statistical data.
 - 1) Road/Rail Accident.
 - 2) Fire/Electrical Accident.
 - 3) Accidental fall, drowning, building collapse, etc.
 - 4) Accident at work.
 - 5) Natural calamity, such as Earthquake, Flood, Cyclone, etc.
 - 6) Attack by animals/insect bite.
 - 7) Poisoning.
 - 8) Suicide.
 - 9) Murder.
 - 10) Death not due to accident.
 - 11) War, invasion etc.
15. It is the responsibility of the CESO to ensure that both the claim form and his report are complete in all respects.