

THE HIGH COURT OF KERALA

GHI(3)-100534/15

Kochi 682031
Dated 23.11.15

OFFICIAL MEMORANDUM

Sub: Group Personal Accident Insurance Scheme -Recovery of premium on renewal of the scheme for the year 2016-regarding

Ref: 1. G.O(P) No.616/2010/Fin dated 23.11.2010
2. G.O(P) No.504/2011/Fin dated 04.11.2011
3. G.O(P) No.606/2012/Fin dated 03.11.2012
4. G.O(P) No.176/2013/Fin dated 17.04.2013
5. G.O(P) No.555/2013/Fin dated 13.11.2013
6. G.O(P) No.507/2014/Fin dated 17.11.2014
7. G.O(P) No.526/2015/Fin dated 19.11.2015

The Government as per the reference cited 7th have renewed the Group Personal Accident Insurance Scheme for a further period of one year with effect from 01.01.2016 to 31.12.2016 with certain modifications. As per the Govt . order there will be no change in the rate of premium and the sum assured i.e, the annual premium of the Scheme for the year 2016 will be ₹ 300/- with an assured sum of ₹ 10 lakh.

The major modifications are as follows;

1. In the case of an accident involving death of the member certain documents listed in para 11(e) of G.O(P) No.616/2010/Fin .dated 23.11.2010 are to be presented along with the claim. As per the new GO these documents shall also include 'Inquest Report from the concerned police station.
2. In the case of share of claim due to the minor as per this Scheme, the claim amount will be deposited by the Kerala State Insurance Department to the Joint Account of the surviving Parent/Guardian and the minor, on condition that the amount deposited can not be withdrawn from the account till he/she becomes major. If there are more than one minor, separate joint accounts should be opened for each minor. The Custodian of the Fixed Deposit Certificate will be the surviving Parent/Guardian.
3. In case of controversy, Rules prescribed in the Insurance Act 1938 will prevail.

The Government have directed that the annual premium for 2016 should be deducted from the salary for the month of November 2015, drawn in December 2015 and remitted in the treasury without fail by Drawing and Disbursing Officers.

Hence the G(Accounts I and II) Sections, High Court are hereby directed to deduct an amount of ₹ 300/- ,being the premium towards the Group Personal Accident Insurance Scheme, 2016,from the salary for the month of November 2015 of every Gazetted/Non-Gazetted /part-time contingent employee of the High Court and to remit the same in the treasury without fail as has been done in the previous year

All the Gazetted/ Non-Gazetted/ Part -time contingent employees of the High Court are directed to ensure that the premium towards the Group Personal Accident Insurance Scheme is deducted from their salary for the month of November 2015 and thereby getting the insurance coverage for a period of one year from 01.01.2016 to 31.12.2016.

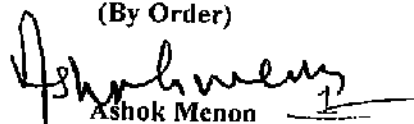
The new entrants to the scheme and those who wish to submit the revised nominations are directed to collect the Group Personal Accident Insurance Scheme Form I from the 'G' Accounts-III Section,High Court and to furnish their nomination particulars to 'G' Accounts-III Section, High Court.

Those officers/staff members who are on deputation are directed to remit the premium directly in the treasury before the last date prescribed for renewal/enrollment in the scheme for the year 2015 i.e before 31.12.2015 .It is also informed that in the case of employee on deputation the employee will be personally liable for the non renewal/non enrollment in the scheme.

The G(Accounts I&II) Sections, High Court are also directed to furnish the details of those employees whose subscription towards Group Personal Accident Insurance Scheme ,2016 could not be effected from the salary for the month of November 2015 ,including those who are on Leave Without Allowances or any type of leave, to the G(Accounts-III) Section High Court, on or before 04.12.2015.

The IT Section,High Court is directed to publish the Government Order cited 7th in the official website of High Court.

(By Order)


Ashok Menon
Registrar General

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To

The Joint Registrars, High Court
The Deputy Registrars, High Court
The Protocol Officer, High Court
The Public Relations Officer, High Court
The Finance Officer, High Court
The Private Secretary to the Chief Justice, High Court
The Assistant Registrars and Chief Librarian, High Court
The Assistant Registrar - [In charge of 'K' Section, High Court]
The Librarian, Kerala Judicial Academy
The Court Officer to the Chief Justice, High Court
The Assistant Public Relations Officer, High Court
The Accounts Officer, High Court
The Personal Assistant and Additional Personal Assistant to the Chief Justice, High Court
The Private Secretaries to the Honourable Judges, High Court
The Personal Assistants to Judges, High Court
The Confidential Assistants to the Registrars, High Court
The G(Accounts I & II) Sections, High Court
The IT Section, High Court (With copy of Government Order cited 7th)
The Section Heads, High Court
The Security Officer, High Court
The Superintendent of Vehicles, High Court
The Civil Sergeant, High Court
The Administrative Records Section, High Court
The Notice Board, High Court
The File/Stock file

They shall bring the matter to the notice
of the staff
under their control

Copy to

Officers/Officials on deputation (list attached)



GOVERNMENT OF KERALA

Abstract

**FINANCE DEPARTMENT - GROUP PERSONAL ACCIDENT INSURANCE SCHEME-
RENEWAL OF THE SCHEME FOR THE YEAR 2016-ORDERS ISSUED**

FINANCE (ESTABLISHMENT-D) DEPARTMENT

G.O.(P) No. 526/2015/Fin

Dated, Thiruvananthapuram 19.11.2015.

Read:-

- 1) G.O.(P) No. 616/10/Fin dated 23.11.2010.
- 2) G.O.(P) No. 504/11/Fin dated 04.11.2011.
- 3) G.O.(P) No. 606/12/Fin dated 03.11.2012.
- 4) G.O.(P) No. 176/13/Fin dated 17.04.2013.
- 5) G.O.(P) No. 555/13/Fin dated 13.11.2013.
- 6) G.O.(P) No. 507/14/Fin dated 17.11.2014.
- 7) Letter No. KSID/GPAIS/M4/11620/15 dated 26.09.2015 and 20.10.2015 of the Director of Insurance, Thiruvananthapuram.

ORDER

As per order read as 1st paper above, the Group Personal Accident Insurance Scheme (GPAIS) was implemented through Kerala State Insurance Department in the year 2011 and is made applicable to State Government employees and teachers, including Part Time contingent Employees, teaching and non teaching staff of Aided Schools/Aided colleges, employees of Panchayat and Municipal common service, Contingent employees of Municipal common service, employees of universities, employees of all Public Sector Undertakings, Co-operative institutions, Autonomous Bodies and Government Institutions. As per Government Order read as 6th paper above, the scheme was extended for the year 2015. The annual premium for the Employees of Kerala State Electricity Board and Kerala State Road Transport Corporation was ₹ 750/- and ₹ 450/- respectively and ₹ 300/- for all other Employees who are subscribers to State Life Insurance/Group Insurance and are being governed by KSRs, with an assured sum of '10 lakh'. The term of the scheme expires on 31.12.2015.

In the circumstances, Director of Insurance has forwarded proposal for the renewal of the scheme with effect from 01.01.2016 to 31.12.2016 and requested to modify the existing proviso to para (11) of the G.O read as 1st paper above.

Government have examined the proposal of the Director, Kerala State Insurance Department in detail and are pleased to renew the Group Personal Accident Insurance Scheme for a further period of one year with effect from 01.01.2016 subject to the following modifications.

- (i) There will be no change in the rate of premium and the sum assured. The annual premium for 2016 should be deducted from the salary for the month of November 2015, drawn in December 2015 and remitted in the treasury without fail by Drawing and Disbursing Officers. In the case of employees on LWA or any type of leave or on deputation it is the sole responsibility of the employee to remit the premium in the treasury, before the last date prescribed for renewal/enrollment in the Scheme for the year 2016.
- (ii) An employee who had remitted premium for the previous years will not get the benefit of the Scheme in 2016 unless premium for the year 2016 has been remitted in the treasury before the last date prescribed for remittance.
- (iii) Para 11 (e) of G.O (P) No. 616/2010/Fin dated 23.11.2010 is amended by including "(vii) Inquest Report from the concerned Police Station".
- (iv) In the case of share of claim due to the minor as per this Scheme, the claim amount will be deposited by the Kerala State Insurance Department to the Joint Account of the surviving Parent/Guardian and the minor, on condition that the amount deposited can not be withdrawn from the account till he/she becomes major. If there are more than one minor, separate joint accounts should be opened for each minor. The Custodian of the Fixed Deposit Certificate will be the surviving Parent/Guardian.
- (v) In case of controversy, Rules prescribed in the Insurance Act 1938 will prevail.

All Heads of Department/Drawing and Disbursing Officers shall give wide publicity about the scheme among the employees and publish the Government Order 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 will be personally liable for the non renewal/non enrollment of the employees for the scheme except in the case of employees on LWA or any type of leave or on deputation.

All other terms and conditions prescribed in the Government Orders referred above remain unchanged.

By order of the Governor,
B.SRINIVAS
Secretary (Finance Expenditure)

To

The Principal Accountant General (A&E) Kerala, Thiruvananthapuram
The Principal Accountant General (G&SSA) Kerala, Thiruvananthapuram
The Accountant General (E&RSA) Kerala, Thiruvananthapuram
The Heads of Departments and Officers.
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 request to give wide publicity about the G.O
to PSU's
The Director of Insurance, Thiruvananthapuram.
The Director of Treasuries, Thiruvananthapuram.
The Registrar, High Court of Kerala, Ernakulam (With C.L.)
The Secretary, Kerala Public Service Commission (With C.L.).
The Registrars, Universities of Kerala/Kochi/Calicut/Mahatma
Gandhi/Kannur (with C.L)
The Registrar, Kerala Lok Ayukta, Thiruvananthapuram.
The Registrar of Co-operative Societies, Thiruvananthapuram.
(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