

## GROUP PERSONAL ACCIDENT INSURANCE SCHEME

NOTICE  
BENEFITS  
ACCIDENTS  
Double Benefits

Sub:- Group Personal Accident Insurance Scheme to our employees  
Through Kerala State Insurance Department.

### NOTICE

AD1/16-A  
06.01.93

We have arranged a Group Personal Accident Insurance Scheme to the employees of this Corporation through Kerala State Insurance Department, Thiruvananthapuram. The policy has come into force with effect from 1<sup>st</sup> July, 1992. At present 384 employees who are out of ESI coverage as on 1<sup>st</sup> July are covered under the scheme.

The benefits as per the above scheme are based on the schedule attached to the policy, a copy of which is enclosed. Since the reimbursement of medical expenses is also covered under the scheme, medical expenses incurred by the Corporation/individual meeting with accidents at the work-pot or even otherwise and the financial losses connected to the absence, if any, can be claimed from the Insurance Department.

The Corporation has to make the claim with the Insurance Department within 14 days from the date of accident. Two claim forms are to be submitted to the Insurance Department as per specimen enclosed. As the Corporation is the insured, the claim has to be made by the Corporation to the Insurance Department and on getting reimbursement from them, the same will be passed on to the employee subject to his eligibility, ie., if the Corporation has made reimbursement of medical claims to be employees as per the available medical reimbursement scheme, the said expenses reimbursed by the Insurance Department will be credited to the Corporation account and the financial losses incurred by the employee due to availing of leave etc. will be paid to him if he has availed any leave on account of the accident. In case the Corporation has given any special leave on this account, the wages paid for the said period will be credited to the Corporation's account. The treatment can be availed from any hospital. The claim form along with the medical bills duly certified by the Medical Attendant has to be submitted to the Admn. Department within 10 days from the date of accident. The prescribed claim forms will be available with the Admn. Department.

All are requested to co-operate and submit the claim relating to the accident, if any, in time so that belated claims can be avoided.

**BENEFITS**  
**ACCIDENTS**

<b>Item</b>	<b>Result</b>	<b>Compensation payable</b>
1.	DEATH - (occurring within six calendar months of the happening of bodily Injury as aforesaid)	1. The Capital Sum
2.	LOSS OF LIMBS OR EYES, i.e., loss by actual physical separation at or above the wrist or ankle of: <ul style="list-style-type: none"> <li>i) both hands or both feet, or</li> <li>ii) one hand and one foot, or</li> <li>iii) one hand or one foot and the complete and irrecoverable loss of all sight of one eye, or</li> <li>iv) complete and irrecoverable loss of all sight of both eyes (occurring within six calendar months of the happening of Bodily Injury as aforesaid)</li> </ul>	2. The Capital Sum
3.	LOSS OF LIMB OR EYE, i.e., loss by actual physical separation at or above the wrist or ankle of: <ul style="list-style-type: none"> <li>i) one hand or one foot, or</li> <li>ii) the complete and irrecoverable loss of all sight of both eyes (occurring within six calendar months of the happening of Bodily Injury as aforesaid).</li> </ul>	3. 50% of the Capital Sum
4.	PERMANENT TOTAL DISABLEMENT, Accident Bodily Injury as defined in the policy which while not resulting in Loss of limbs or Eyes as stated in Item 2 Or 3 sub-sections thereof shall solely and Directly, totally, absolutely and permanently disable and prevent the Life Assured from engaging in or being occupied with or giving attention to employment or occupation business of any kind what- so ever . (occurring within twelve months of the Injury as aforesaid).	4. A sum for a period not exceeding ten years at rate of 10% per annum of the Capital Sum. Sum stated in the Schedule - payable after Expiry of each completed-year of disablement. OR A lumpsum at the option of the insured not happening of Bodily Exceeding 50% of the capital Sum stated in the schedule payable after expiry of one year from the date

		happening of bodily injury.
<p>PROVIDED: Always that proof satisfactory to the Government that such Disablement has continued for a period of one year from the date of happening of Bodily Injury and will continue thereafter for the remainder of the Life shall be furnished by the Life Assured at the time when each annual payment becomes due.</p>		
5.	<p>TEMPORARY TOTAL DISABLEMENT i.e., Accidental Bodily Injury as defined in the Policy which shall solely and directly totally disable and prevent the Life assured from engaging in or being occupied with or giving attention to the Life Assured's employment or occupation or business during such total disablement.</p>	<p>5. Compensation per week at rate of 1% of the Capital sum stated in the Schedule (subject however to a maximum sum of Rs.1,000/- per week)</p>
6.	<p>TEMPORARY PARTIAL DISABLEMENT i.e., Accidental Bodily Injury as defined in the policy which shall solely and directly partially disable and prevent the Life Assured from engaging in or being occupied with or giving attention to a substantial part of the Life Assured's employment or occupation or Business during such partial disablement.</p>	<p>6. Compensation per week at the rate of .03% of the Capital sum stated in the Schedule, (subject however, to a maximum sum of s.330/- per week).</p>

Subject to the maximum period of compensation in respect of items 5 and or 6 in respect of any one accident being 104 consecutive weeks from the date of happening of Bodily Injury.

#### **Double Benefits**

The compensation payable under Items 1,2or 3shall be doubled if the Bodily Injury for which a valid claim exists is caused by an accident to a Passenger Lift, Railway Train, Tram, Car, Omnibus or other licensed vehicle (plying in the streets for public hire) in which the life Assured at the time of the Injury is travelling as an ordinary passenger or is sustained as a direct result of the Life Assured being lawfully within a burning building from the time when the fire commenced until the happening of the Bodily Injury.