



**GOVERNMENT OF KERALA**

**Abstract**

Finance Department - Group Personal Accident Insurance Scheme – Renewal of the Scheme for the year 2014 – Orders issued.

**FINANCE (ESTABLISHMENT-D) DEPARTMENT**

G.O.(P) No.555/2013/Fin.

Dated, Thiruvananthapuram, 13.11.2013

- Read:-
1. G.O (P) No. 616/10/Fin dated 23.11.2010
  2. G.O (P) No. 504/11/Fin dated 4.11.2011
  3. G.O (P) No. 606/12/Fin dated 3.11.2012
  4. G.O (P) No. 176/13/Fin dated 17.4.2013
  5. Letter No. KSID/GPAIS/M4/10739/13 dated 30.09.2013 from the Director of Insurance, Thiruvananthapuram

**ORDER**

As per Order read as 1<sup>st</sup> paper above, the Group Personal Accident Insurance Scheme has been 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 Services, employees of Universities, Public Sector Undertakings, Co-operative institutions, Autonomous bodies and other Government institutions. As per reference 3<sup>rd</sup> cited, the Scheme is extended in the year 2013 and made applicable to Government Employees, Aided Institution Employees, Employees of Universities etc., and all other Public Sector Employees who are subscribers to State Life Insurance/Group Insurance Scheme and the annual premium was enhanced for the employees of KSEB and KSRTC to ₹500/- and ₹300/- respectively from the present rate of ₹200/- inclusive of service tax with an assured sum of ₹8 lakh. This term of the Scheme expires on 31.12.2013. In the circumstances, Director of Insurance has forwarded the proposal for the renewal of the scheme with effect from 1.1.2014 to 31.12.2014 and requested to enhance the premium rate. He has proposed to enhance the Premium rate for the employees of KSEB to ₹750/-, KSRTC to ₹450/- and ₹300/- to others from the existing rate including service tax. It was also proposed to enhance the assured sum from ₹8lakh to ₹10 lakh.

Government have examined the proposal of the Director, Kerala State Insurance Department and are pleased to renew the Group Personal Accident Insurance Scheme for a further period of one year with effect from 1.1.2014 to 31.12.2014 with the following modifications.

- (i). **The annual premium will be ₹750/- per annum in the case of KSEB employees and ₹450/- per annum in the case of KSRTC employees and ₹300/- per annum for all other employees who are subscribers to State Life Insurance/Group Insurance and are 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 filing nomination. Employees who remit premium belatedly will also be**

covered by the Scheme from the date of remittance of premium up to 31.12.2014 which enables the new entrants in Service to be part of the Scheme.

(ii) Assured Sum is enhanced from ₹ 8 lakh to ₹ 10 lakh.

(iii) All cases of accident/death should be reported to concerned District Insurance Office/ Officer within 120 days by Drawing and Disbursing Officers or officer who is authorized to deduct the premium from the salary. Director of Insurance is empowered to condone the delay for further 60 days on merit. In all other cases exceeding 180 days, appeal shall be preferred before Government.

(iv) In the claim documents, final report from the Police Department and Chemical Analysis Report should be included in suspected cases. Instead of attested copy of nomination, original nomination should be included.

(v) Attack from insects and animals which leads to death will also be covered under the Scheme.

Procedure for the remittance of premium for GPAI Scheme 2014 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.
- (ii) The Cheque Issuing Officers of the Government Department should furnish the schedule in triplicate along with the cheque to the concerned Treasury.
- (iii) 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. The Treasury Officers should draw the amount of premia towards Group Personal Accident Insurance Scheme 2014 from the suspense account 8658-102-88 and take DD in favour of Director of Insurance, Thiruvananthapuram.

All Heads of Department/ Drawing and Disbursing Officers/Offices should 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 occurring thereafter. If any claim caused to be honoured, in unremitted cases, that will be at the risk of Drawing and Disbursing Officers.

All other terms and conditions in the G.Os read 1<sup>st</sup> to 4<sup>th</sup> remain unchanged.

By order of the Governor

**V. SOMASUNDARAN**  
ADDITIONAL CHIEF SECRETARY

To

The Principal Accountant General (A & E), Kerala, Thiruvananthapuram.  
The Principal Accountant General (G & SSA), Kerala, Thiruvananthapuram.

The Accountant General (E & RSA), 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,

*P. Venad*

Dated, 23.11.2013  
Section Officer.

**Endorsement No. EA1 /15902/2010/HRD**

Copy communicated to all head of the institutions for information and necessary action.

Sd/-  
DIRECTOR

Approved for Issue

*K*  
Head Clerk