



**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 1<sup>st</sup> 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 6<sup>th</sup> 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 1<sup>st</sup> 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

Secretaries/Joint Secretaries/Deputy Secretaries and Under Secretaries to Government.

The Private Secretaries to Hon'ble Speaker, Kerala 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 Chief Minister and all 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.keralagov.in](http://www.finance.keralagov.in).

The Public Relations Department

The Stock file/Office Copy

Forwarded /By Order



Section Officer

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

**Dated, 26<sup>th</sup> November 2015**

Copy communicated to all Head of Institutions for information and necessary action.

**Copy to:-**

1. **All Head of Institutions**
2. **Fin B Section**
3. **SF**
4. **OC**



**G.C.M Rupaiah**  
**Administrative Officer**

