

Group personal Accident Insurance scheme

Objective:

The Group personal Accident Insurance scheme provides compensation in the event of the insured sustaining bodily injuries resulting solely and directly from accident caused by external, violent and visible means resulting in death or disablement. **The Master Policy will be issued by the Insurance Company in the name of Tea Board India** on receipt of premium from Tea Board along with list of beneficiaries for whom premium have been paid. Period of cover will be one year from date of receipt of premium. Renewal premium will be required to pay by Tea Board on due date to keep the insurance policy in force

Eligibility:

Workers of the Small tea growers within age group of 18 to 70 years across India,

Enrollment Modality / Period:

The eligible person willing to enroll in the insurance scheme should submit application in the prescribed format alongwith their share of premium as prescribed in the scheme & necessary documents to the Board's nearest office. A Small Tea Grower will be responsible to declare/ certify the name of worker engaged in his garden.

The cover will be effective for a period of one year, from the date of receipt of premium from Tea Board by the insurance company selected for this purpose.

SUM INSURED PER PERSON : Rs. 2 LACS

Benefits: As per the following table:

	Table of Benefits	Sum Insured
a.	Death	Rs. 2 Lacs
b.	Loss of Two limbs, two eyes or one limb and one eye.	Rs. 2 Lacs
c.	Loss of one limb or one eye	Rs. 1 Lacs
d.	Permanent Total Disablement (PTD) injuries other than those named above.	Rs. 2 Lacs

PREMIUM PER PERSON : Rs.14/- per person per annum for two lacs cover. 75% of the above premium will be borne by the Tea Board and 25% will be the workers contribution.

EXCLUSIONS:

The Insurance cover shall not be applicable incase of :

- l) a) Normal or natural death.
- b) Death due to any disease.
- c) Death not traceable to (linked to) any accident.
- d) Self - injury, suicide or attempted suicide.
- e) Whilst under the influence of alcoholic drinks or drugs.
- f) Venereal disease or insanity.
- g) Whilst committing any breach of law with criminal intent.

- II) War and allied perils.
- III) Nuclear explosion.
- IV) Pregnancy, childbirth or consequences thereof.

CLAIMS

a) Immediate written notice of claim must be given to the Insurance company through Tea Board with full particulars. In case of death, wherever possible, notice must be given before internment/cremation and in any case within one month after death. In case of loss of sight or loss of limbs notice must be given within one month of the loss of sight or amputation of a limb.

b) In respect of permanent total or partial and temporary total disablement claims, the insured should be asked to submit alongwith the claim form a Doctor's certificate, medical bills, diagnostic reports, like x-rays, etc. with a view to prove the extent of accidental injuries suffered. In case of doubt as to the genuineness of the claim or its quantum, the underwriting office should get the insured examined by a Physician or surgeon on the Company's panel and settlement of such claims should be made on the basis of his findings.

c) The specified capital sum insured is payable in the event of death by accident i.e. within 12 months of occurrence of the event but not necessarily instantaneous death in which case matter should be properly investigated/scrutinized as to proximate cause of death.

This limit of 12 months is enforced to prevent belated claim under a policy lapsed, or for which renewal had been refused, several years earlier. It must be remembered that the accident must occur when the policy is in force, although it is not necessary for it to be in force at the time of death.

d) In respect of fatal claims, the insured's assignee or legal heir should be asked to submit postmortem report and the death certificate to the company. The office should make sure that death had occurred solely due to the accident. Also the Office should satisfy itself about the identity of the assignee. The legal heirs have to produce evidence of their title such as probate, letters of administration or Succession Certificate. The scheme, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company.

Modalities:

- ▶ Development officers / Factory Advisory officer/ ADTD will Collect consent letter (as per Annexure-A) from the workers along with beneficiaries share of premium.
- ▶ Development Officers/ Factory Advisory officer/ ADTD may forward a list of beneficiaries in the prescribed format (at annexure- B) along with particulars of share of premium collected so & remitted to Head office account meant for this purpose. A copy of the letter may be sent to the respective Zonal / Regional offices at Guwahati / Coonoor and DDTD, Palampur & Siliguri for their record.
- ▶ A separate bank account under title Group personal Accident Insurance scheme will be opened at HO wherein share of premium collected from the beneficiaries will be credited & premium to the insurance company will be paid . The cost of remittance for collected share of workers premium amount would be borne by the Tea Board.

To
The Dy. Director of Tea Development

Sub: **GROUP PERSONAL ACCIDENT INSURANCE FOR WORKERS
ACROSS INDIA UNDER AGEIS OF TEA BOARD INDIA.**

Dear Sir,

I am willing to join Group Personal Accident Insurance scheme for the workers of small tea growers under aegis of Tea Board India.

My particulars are given below.

1. Name of the Applicant – Age- Gender-M/F
2. Father's Name-
3. Date of Birth-
4. Address for Correspondence-
Village-
Post-
Dist-
Pin code-
State-
5. Mobile Number-
6. UIDAI Number(Aadhaar number , if any)-
7. PAN Card(if any)-
8. Name of Nominee-
9. Relationship of Nominee-
10. Bank Account Details (if any)-
Name of Bank-
Branch name-
Account Number-
IFSC code-

I also undertake that 25% insurance premium will be paid by me and also agree to pay renewal premium. In case I do not want to continue, I shall inform Tea Board before its due date.

Yours Faithfully

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Certificate by the Employer Small Tea grower;
This is to certify that Sri/ Smt. Is working in my garden since
Name of the STG:
Name of the Garden:
Address alongwith Mobile no:
Tea Board Identification no:

Signature of the STG

Verified by DO/FAO/ADTD.....

Received an amount of Rs.3.50/- towards share of premium for Group personal Accident Insurance scheme
from Sri /Smt.....

