

GOVERNMENT OF KERALA Abstract

Kerala State Employees Group Insurance Scheme Rules – Payment of claims on legal heirship certificate issued by Tahsildars- Revised Monetary limit fixed – Orders issued

FINANCE (GIS) DEPARTMENT

G.O.(P)No.283/10/Fin.

Dated, Thiruvananthapuram, 14. 05.2010.

- Read: 1. G.O.(P)No.392/84/Fin. dated: 9.8.1984.
 - 2. G.O.(P)No.840/88/Fin. dated: 16.11.1988.
 - 3. G.O.(P)No. 1727/99/Fin. dated: 19.8.1999.
 - 4. G.O.(MS)No.136/07/Rev.Dept. dated: 27.4.2007.
 - 5. Lr.No.GIS/GR3/49/09 dated: 2.5.09 from the Director of Insurance, Thiruvananthapuram.

ORDER

Director of Insurance has proposed modification to GIS Rules by incorporating a provision, if there is no valid nomination for settling the claims under para 17 in annexure to G.O. read as first paper above as GIS has no specific rules for settling the claims in the absence of valid nomination. At present legal heirship certificate issued by Tahsildar concerned is necessary for settling Group Insurance benefits upto Rs. I lakh vide G.O. 4th cited in cases where there is no valid nomination filed. If the claim amount exceeds Rs. 1 lakh, succession certificate from a Court of Law or Certificate of Administration from the Administrator General of Kerala is necessary. This causes considerable difficulty to the concerned.

2. The Director of Insurance, Thiruvananthapuram in letter read as 5th paper above has suggested that a provision may be incorporated in the GIS rules to sanction the claim amount on the basis of legal heirship certificate issued by the Tahsildar, irrespective of the amount payable, if there is no dispute on the legal heirship.

- 3. Government after examining the matter in all its aspects are pleased to fix claims up to Rs. 1 lakh can be admitted based on legal heirship certificate and sum above Rs.1 lakh will be disbursed, additionally obtaining an Indemnity Bond (Annexure I) with two sureties executed by the legal heirs in favour of Insurance Department undertaking to indemnify the said department against claims by any one else to be a legal heir of the deceased.
- 4. Necessary amendments to the Kerala State Employees Group Insurance Scheme Rules, 1984 will be issued separately.

(BY ORDER OF THE GOVERNOR)

L.C. GOYAL

Additional Chief Secretary (Finance)

To

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

The Principal Accountant General (Audit), Kerala, Thiruvananthapuram.

The Director of Insurance, Thiruvananthapuram.

All District Insurance Officers.

The Director of Treasuries, Thiruvananthapuram.

All District Treasuries, Kerala.

The Director of Public Relations.

All Heads of Departments & Officers, etc.

All Departments and Sections of the Secretariat.

The Registrar, High Court of Kerala, Ernakulam (With C.L).

The Registrar, University of Kerala/Calicut/Cochin and Kottayam (with C.L).

The Advocate General, Kerala, Ernakulam (With C.L).

The Registrar, Kerala Agricultural University, Mannuthi, Thrissur (With C.L).

The Secretary, Kerala Public Service Commission (With C.L).

The Chairman, Kerala State Electricity Board, Thiruvananthapuram.

The Managing Director, KSRTC, Thiruvananthapuram. (With C.L).

The Secretaries, Additional Secretaries, Joint Secretaries, Deputy Secretaries and Under Secretaries

The Secretary to Governor.

The Private Secretary to the CM and Other Ministers.

The PA to Speaker.

The Private Secretary to the Leader of Opposition, MLA Hostel, Thiruvananthapuram.

The Additional Secretary to the Chief Secretary.

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Forwarded/by Order (a)

Section Officer

ANNEXURE I Indemnity Bond

This deed of Indemnity Bond is executed on this the
day ofTwo
thousand and
by Shri
(Name
and address of the claimant)
(hereinafter referred to as "the claimant") and (1) Shri
The Committee of the co
and (2) Shri
(names and addresses of the sureties)
(hereinafter referred to as "the Sureties") in favour of the Governor of Kerala represented
by
(hereinafter referred to as "The Government").
(heremanter referred to as The Government).
WHEREAS a sum of Rs
(amount in words) is due to the estate of the deceased Shri
from the Government being the amount due under the Group Insurance Scheme at
the time of his death on;
AND WHEREAS the said
had died
intestate onleaving the
claimant as the sole legal heir of the deceased;
AND WHEREAS the claimant has already produced the legal heirship certificate
from the Tahsildar, as desired by the Government;
AND WHEREAS the claimant has represented to the Government that he is legally
entitled to receive the said sum being the sole legal heir of the deceased Shri
and and
that the amount may be paid to him on his executing an indemnity bond with two solvent
sureties as hereinafter appearing;
AND WHEREAS the Government have been pleased to sanction the request of the
claimant subject to the condition that he should execute an indemnity bond as hereinafter
appearing with two sureties to which the claimant and the sureties have agreed.

NOW THIS PRESENTS WITNESSETH AS FOLLOWS:-

1	ı.			eratio n	of	the	payment	of	the	said	sum	of
		Rs										
		The claimant and sureties hereby further agree that all sums found due to the Government under, or by virtue of this bond shall be recoverable jointly and severally from them and their properties movable and immovable under the provisions of the Revenue Recovery Act for the time being in force as though such sums are arrears of Public Revenue due on land or in such other manner as the Government may deem fit.										
3		The liability of the sureties under this deed is co-extensive with that of the claimant and shall not be impaired or affected by any variation in the terms and conditions herein contained or the Government giving time or any other indulgence to the claimant.										
4	i	. The claimant and the sureties are bound to indemnify the Government against or in respect of all charges, costs and damages that the Government may incur in making the payment to the claimant and also to the effect that the officers of the Government who were forced to incur any liability or expense by reason of making the payment to the claimant.										
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					2.	•						
s	Sign	1ed by	Shri					• • • • • • • • • • • • • • • • • • • •		•••••		
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S	Sigr	ied by	Shri								• • • • • • • • • • • • • • • • • • • •	
I	n t	he pre	sence o	of witness	es : 1.							
					2.							