



By special messenger

GOVERNMENT OF KERALA

Abstract

Group Personal Accident Insurance Scheme - Renewal of the Scheme for the year 2012 -
Orders issued.

FINANCE (ESTABLISHMENT-D) DEPARTMENT

G.O.(P) No. **504/2011/Fin.**

Dated, Thiruvananthapuram, **4.11.2011.**

Read: - 1. G.O (P) No.221/07/Fin dated 29.5.2007.
2. G.O (P) No.616/10/Fin dated 23.11.2010.
3. Letter No. KSID/GPAIS/M4/2321/2011 dated 11.10.2011 from the Director of Insurance, Thiruvananthapuram.

ORDER

As per Government Order read as 1st paper, Government have introduced Group Personal Accident Insurance Scheme to Government employees and teachers which was implemented through National Insurance Company on co-insurance basis with Kerala State Insurance Department. As per Government Order read as 2nd above the scheme has been implemented through Kerala State Insurance Department for the year 2011 and the scheme was extended to the part time contingent employees, teaching and non-teaching staff of Aided Schools and Aided Colleges, employees of Panchayath and Municipal Common Service including part time contingent employees, employees of Universities, Public Sector Undertakings, Co-Operative Institutions, Autonomous Bodies and other Government Institutions. The duration of the scheme expires on 31.12.2011. In the circumstances, Director of Insurance has forwarded the proposal for the renewal of the scheme for the year 2012 also and requested to enhance the amount of premium to Rs.200 as the scheme is now making huge loss to the state exchequer.

Government have examined the matter in detail and are pleased to renew the Group Personal Accident Insurance Scheme for a further period of one year with effect from 1.1.2012 with the following modifications.

- (i) The annual premium is enhanced from Rs.100 to Rs.200 inclusive of service tax for an assured sum of Rs. 8 lakh. The premium and the sum assured fixed is for the year 2012. The compensation and contingencies covered remain the same as illustrated in para 6 of Government Order read (2) above.

- (ii) Clause 11 (b & c) of the G.O 2nd read is modified to the extent that the nominees or dependents of the person involved in the accident may inform the officer mentioned in para 5 about the accident within a period of 3 months from the date of accident and the officer concerned shall inform the District Insurance Officer concerned within 4 months from the date of occurrence of the accident.

Procedure for the remittance of premium for GPAI Scheme 2012 is as follows.

- i) The Drawing and Disbursing Officer / Self Drawing Officer shall deduct the premium of Rs.200/- per employee from all the categories of employees included in the Scheme from the salary for the month of November 2011 payable in December. In case of any spill over, the same should be recovered from the salary of December 2011 on or before 31.12.2011. The premium in respect of all employees should be credited to the head of account "8658 – *Suspense Accounts, 102 – Suspense Accounts (Civil), 88 – Group Personal Accident Insurance Fund*" and the recovery particulars in Form II which contain the name and designation of employees from whom the premium was recovered in triplicate should be furnished to the concerned Treasury Officer along with the salary bill.
- ii) The Cheque Issuing Officers of the Government Department should furnish the schedule in triplicate along with the cheques to the concerned Treasury.
- iii) In the case of all other institutions, the officer authenticated to draw and disburse salary of the employees shall deduct the premium amount of Rs.200 from the salary for the month of November 2011. In case of any spill over, the same should be remitted in the Treasury under the head of account "8658 – *Suspense Accounts, 102 – Suspense Accounts (Civil), 88 – Group Personal Accident Insurance Fund*" on or before 31.12.2011 along with the recovery particulars in Form II which contain the name and designation of the employee from whom the premium was recovered in triplicate to the concerned treasury.
- iv) All the Heads of Department / Office must ensure that all employees including employees on deputation and Leave Without Allowances except under Appendix XII A / XII C for the month of November 2011 and December 2011 are covered under the Scheme. In those cases the premium should invariably be remitted to the Drawing & Disbursing Officer, where the lien of the employee is attached through

Form TR5 / proper receipt. 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. Those employees who are under suspension will remit the premium in person to the concerned Treasury in TR 5 / proper receipt with four copies of Form II. One copy of the schedule may be forwarded to Accountant General, one copy countersigned may be forwarded to Drawing / Disbursing Officer mentioned in para 5 of the Government Order read 2nd above and one copy may be forwarded to Director of Insurance.

The treasury officers should draw the amount of premia towards Group Personal Accident Insurance Scheme 2012 from the suspense account 8658-102-88 and take DD in favour of Director of Insurance, Thiruvananthapuram. The treasury officers should ensure that the Demand Draft along with the schedule detailing the insured person is delivered to Director of Insurance on or before 5.1.2012. Treasury officers are also directed to watch the salary bills for December 2011 and whenever the non-remittance of premium is noticed, the salary of the employees and the drawing and disbursing officer should be withheld. The new entrants in service who join duty on or after 01.01.2012 will not be covered under the Scheme for the year 2012. They shall wait till November 2012 to join the scheme, when the Scheme is renewed for next year.

All Head of Departments/ Offices are directed to give wide publicity about the scheme among the employees. The Drawing and Disbursing Officer / self drawing officer / cheque issuing officer / the officer authenticated to draw and disburse the salary of employees will be personally liable for the non enrolment of the employees coming under him / her and the claim occurs thereafter. No further extension of time will be granted for joining the scheme under any circumstances.

All other terms and conditions in the G.O read 2nd remain unchanged.

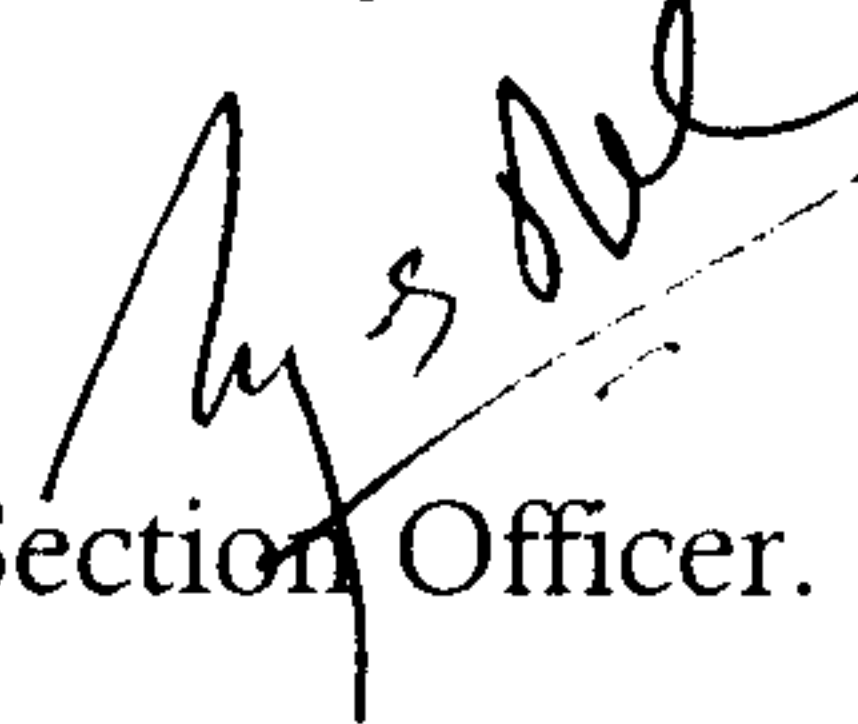
By Order of the Governor,

V.P. JOY,
Secretary (Finance).

To
The Principal Accountant General (Audit), Kerala, Thiruvananthapuram.
The Accountant General (A & E), 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
 Stock file/Office Copy.

Forwarded/By Order,


 Section Officer.