

Government of Jammu and Kashmir
Finance Department (Insurance Section)
Civil Secretariat, Jammu/Kashmir
(E-Mail ID: nodalofficerinsurance@gmail.com)

CIRCULAR

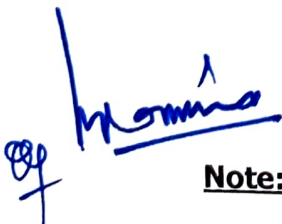
Subject: Implementation of Group Personal Accidental Insurance Policy.

1. The J&K Government has implemented the Group Personal Accidental Insurance Policy for Employees of J&K Government (Gazetted and Non Gazetted) including Employees of PSUs/Autonomous Bodies/Local Bodies/ Universities, Daily Rated Workers, Consolidated/Contractual/Adhoc employees/Contingent paid workers and SPOs against accidental death or disability for 3rd year, commencing from midnight 2nd of December 2021 to 1st of December 2022, as per the agreement already executed between the Government of Jammu and Kashmir and M/s. Oriental Insurance Company Ltd. for an Insurance cover of Rs. 10 Lakhs (Rupees Ten Lakhs Only) for each employee.
2. Since the policy is compulsory in nature, it shall be personal responsibility and liability of the DDOs/ HODs/ Managing Directors/ Chief Executive Officers/ Registrar of Universities to register every employee under the scheme so that no employee is left out. The Nodal Officer shall not accept any intimation of an accidental death or disability of any employee for processing insurance payments under this scheme unless the concerned DDO certifies that the premium amount has been deducted from the concerned employee in time. However, wherever due to any administrative or financial problem, the DDO could not deduct the premium of his employee(s) from the salary of the month of December 2021, he shall immediately deposit/remit the prescribed premium against the proper Head of Accounts in the concerned Treasuries through challan on or before 15th of January 2022 after collecting the premium from their left out employees to bring them under the Insurance coverage.
3. Accordingly, the Treasury Officers are also directed to allow/permit the remittance of the premium in cash through challan in respect of DDOs

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of PSUs/Autonomous Bodies etc. and such DDOs who faced administrative or financial constraint in the mandatory deduction of the premium at source from the salaries of their employees for the month of December 2021 towards Group Personal Accidental Insurance Policy. Besides, The Treasury Officers are also directed not to entertain salary bills for the month of December, 2021 without premium deduction.

4. The employees, who are deputed outside the territorial limits of J&K, are also covered under the instant policy and they shall remit the prescribed premium through challan in the J&K Government treasuries on or before 15th of January 2022.
5. In case of new appointees, DDO shall collect the premium amount from the new appointees on the very first day and deposit/remit the prescribed premium against the proper Head of Accounts in the concerned Treasuries through challan.
6. All the employees covered under the scheme are required to fill up a **Nomination Form** as already prescribed and annexed as Annexure-A, giving all the relevant details of their nominee(s) so that the insurance payments are made to such nominee(s) only in the case of accidental death, by concerned DDOs . The Nomination Forms shall be retained by the DDOs concerned and kept in their safe custody for reference and record as and when need arises. **It should be noted that filling of Nomination Form after the death of any employee is strictly prohibited and against the ethics and norms.**
7. To ensure speedy settlement of insurance claims, intimations of accidental deaths or partial/permanent disabilities should be promptly sent to the Nodal Officer, Finance Department directly by the concerned DDO immediately along with attested copies of below mentioned documents:-
 - a. FIR/Police Final Report.
 - b. Death Certificate.
 - c. Post Mortem Report.
 - d. Disability certificate (in case of disablement) indicating the permanent nature of disablement with percentage.



Note: the disablement certificate should not be conditional.

- e. Official account Number of the concerned DDO.
- f. Premium Deduction Certificate to be issued by concerned DDO carrying reference of Treasury Voucher No. and date of remittance of premium.

8. It shall be the responsibility of DDO to:

- i. Check and satisfy him/ herself about the genuineness of an accidental claim. Any deviation will be the personal responsibility of the DDO and the consequences arising out of such deviation. This may strictly be noted.
- ii. Intimation along with all relevant documents regarding the accidental death/disablement should be furnished to the Nodal Officer, Finance Department through Registered Post/Speed Post only with acknowledgement due or through a messenger against proper receipt. The Nodal Officer, Finance Department shall not be held responsible, if any intimation sent by any other means gets lost in transit.

**Sd/-
(Atal Dulloo), IAS
Financial Commissioner
(Additional Chief Secretary),
Finance Department.**

No: FD/INSR/5/2021/197

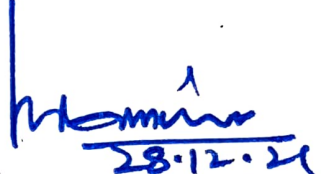
Dated: 28-12-2021.

Copy to the:

- 1. Advocate General, J&K High Court Srinagar/Jammu.
- 2. Principal Accountant General J&K Srinagar/Jammu.
- 3. All Financial Commissioners.
- 4. All Principal Secretaries to the Government.
- 5. Director General of Police, J&K, Jammu.
- 6. Principal Secretary to the Hon'ble Lieutenant Governor.
- 7. Principal Resident Commissioner, J&K Government, New Delhi.
- 8. Chief Electoral Officer, J&K.
- 9. All Commissioners / Secretaries to the Government.
- 10. Divisional Commissioner, Jammu/Srinagar.
- 11. Chairperson, J&K Special Tribunal.
- 12. Principal Secretary to Chief Justice, J&K High Court, Jammu/Srinagar.
- 13. Registrar General, J&K High Court, Jammu/Srinagar.
- 14. Director Anti Corruption Bureau, J&K.
- 15. Director General, Audit and Inspections.

16. Director General Budget, Finance Department.
17. Director General Accounts & Treasuries, J&K, for information.
18. Director General, Funds Organization.
19. Director General, Local Fund Audit & Pensions, J&K.
20. Director Information, J&K for information and necessary publication.
21. All Heads of Departments/Managing Directors/Chief Executives of State PSUs/
Autonomous bodies/Societies.
22. Secretary J&K Public Service Commission.
23. All Deputy Commissioners.
24. Secretary J&K Legislative Assembly.
25. Director and Ex. Officio Secretary to Government, SKIMS, Srinagar.
26. Director Accounts & Treasuries Jammu/Srinagar.
27. All Director(s) Finance/FA&CAO(s).
28. Director Resources, Finance Department.
29. Secretary, J&K Service Selection Board.
30. General Manager Govt. Press Srinagar /Jammu.
31. **All Treasury Officers for necessary action & strict compliance.**
32. Private Secretary(s) to Hon'ble Advisor (F)/B).
33. Private Secretary to the Chief Secretary.
34. Private Secretary to the Financial Commissioner (Additional Chief Secretary), Finance
Department.
35. Sr. Divisional Manager, Oriental Insurance Company Ltd. Jammu for information.
36. Incharge Websites GAD/Finance Department/DGAT for uploading the same.




28.12.24
(Shahnawaz Ahmed)
Nodal Officer,
Insurance Section,
Finance Department.

