



GOVERNMENT OF TAMILNADU

ABSTRACT

Police - Welfare - Group Insurance Scheme for Police Officers and Personnel-
Implementation of new Scheme - Draft rules - approved

HOME (POL.XII) DEPARTMENT

G.O.MS.NO.1160

DATED:18/8/99

READ

- 1) G.O.MS.NO.805, HOME DATED 27/3/97

READ ALSO

- 2) From the Director General of Police Letter R.O.No.3217/Wel 2/97 dated 29/7/97 and 12/2/98

ORDER:

In the G.O. read above, the Government have disbanded the Group Insurance Scheme / Unnamed Group Insurance Scheme intended for Police Officers /men with effect from 31.3.97 and formulated a new Group Insurance Scheme for the purpose of granting financial assistance to Police Officers and Personnel, which is payable as in the case of earlier Group Insurance Scheme. The Government also requested the Director General of Police to send detailed rules regulating the new scheme. Accordingly, the Director General of Police has now sent the draft rules for the new scheme for approval of Government.

2. The Government after careful examination of the draft rules, sent by the Director General of Police, approve them as found in the Annexures to this order for administering the scheme.

3. The Government also ratify the action of the Director General of Police in having referred pending cases to the Dean Chennai Medical College, Chennai-3 for his second opinion in anticipation of approval of Government.

4. This Order issues with the concurrence of Finance Department vide
U.O.No.49638/Fin(HI)/99 dated 2/8/99

(By Order of the Governor)

SANTHA SHEELA NAIR
SECRETARY TO GOVERNMENT

TO

The Director General of Police, Chennai-4

The Accountant General, Chennai-18/35

The Pay and Accounts Officer (South) Chennai-35


All Treasury Officers

The Commissioner Government Data Centre, Guindy, Chennai-25

Copy to

Finance Department, Chennai-9

FORWARDED BY ORDER


SECTION OFFICER

ANNEXURE - I

Rules Governing the constitution of Corpus Fund for Police Insurance Scheme for Police Officers and Personnel in General Police, Special Task Force, Commando Force, Commando School, Swift Action Force and Core Cell in Tamil Nadu

These rules shall be called "Tamil Nadu Police Insurance Scheme Rules for Police Officers and Personnel". These rules shall come into force with effect from 1.4.97.

1) Scope:

The Scope of these rules shall be to constitute a Corpus Fund with Government contribution for the purpose of granting financial assistance to Police officers and Personnel of Tamil Nadu serving in the General Police, Special Task Force, Commando Force, Commando School, Swift Action Force and Core Cell who die including accidental death or permanently incapacitated or partially disabled in pursuit of their duties.

2) Definitions:

For the purpose of these Rules :-

- a) 'Accidental death' means death while travelling by car, boat, train or any other mode of conveyance or whilst flying as a passenger on any aircraft, due to drowning during riding motor cycles or scooter either as a rider or pillion rider, due to strike and riot, unprovoked assault, law and order situation, crime detection and investigation and similar dangerous situation experienced during the normal duties of the police personnel.
- b) 'Death benefit' means the benefits the nominee/ legal heirs deserve in case of death while on duty of the deceased.
- c) 'Nominee' means the nominee of the deceased as defined under rule 7 of these rules.
- d) 'Rules' means Tamil Nadu Police Insurance Scheme Rules for Tamil Nadu Police Officers and Personnel.
- e) 'Permanent total disablement' means :
 - (i) total and irrecoverable loss of the sight of both eyes, or of the actual loss of physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot or of such loss of sight of one eyes and such loss of one entire hand or one entire foot

f) Permanent partial disablement means

(i) total and irrecoverable loss of sight of one eye; or of actual loss by physical separation of one entire hand or entire foot.

(ii) total and irrecoverable loss of use of a hand or a foot without physical separation.

Explanation :-

In both the cases physical separation of a hand or foot means separation of hand at or above the wrist and / or of the foot at or above the ankle.

(iii) An injury as a direct consequence thereof, immediately, permanently, totally and absolutely, disables the person from engaging or being occupied with or giving attention to any employment or occupation of any description whatsoever.

Extent of application

These rules shall apply to all categories of full time regular (time scale) Police Department employees of Government of Tamil Nadu as detailed in rule -1 above.

These scheme shall not apply to:

a) The Police personnel in the General Police, Special Task Force, Commando Force, Commando School, Swift Action Force and Core cell who were already placed under suspension with effect from 1.4.1997 till they resume duty, and

b) Police personnel who are on leave without allowances or extraordinary leave or not on duty for any reasons.

This Scheme shall cover the police officers and personnel against death caused directly or indirectly by any accident by external violent and visible means subject to the following exclusions :-

a) intentional self-injury, suicide or any attempt thereof,

b) whilst under the influence of liquor or drug

c) whilst hunting

d) caused by insanity

e) arising or resulting from any breach of Law with criminal intent by the insured

4) Contribution from the fund :-

In the event of death and in case of disablement, contribution to the families of the Police officers and personnel shall be paid by the Government in respect of each employee, commencing from 1.4.97. The extent of Government contribution shall be as given in Annexure II to these rules.

5) Governance of fund :-

The Director General of Police shall administer the Fund. He is the Estimating, Reconciling and Controlling authority for this scheme.

6) Procedure for assistance :-

i) In the event of death of the employee governed under the scheme, immediate notice of the claim should be given to the Director - General of Police and the nominee shall submit the claim form, along with postmortem report, death certificate and F.I.R. to the Director General of Police through the Head Office for consideration of the claim.

ii) The Head of office after verification of the claim shall countersign and forward to the Director General of Police for sanction.

iii) After satisfying with the genuineness of the claim, the Director General of Police shall issue necessary proceedings for drawal and disbursement of the sum by the Head of Office to the nominee of the deceased. In respect of any claim, the decision of the Director General of Police shall be final.

iv) In the event of permanent disablement (total or partial) the employee concerned shall submit the Claim Form along with necessary medical certificate and photos through the proper channel. The percentage of disability shall be decided in consultation with the Dean, Chennai Medical College, Chennai-600 003.

7) Nomination.

i) For purpose of this rule, every person, if has a family at the time of his making nomination, shall make nomination, in favour, of his/her wife/husband, sons, unmarried and widowed daughter (including adopted Children) / father/ mother/ brothers below the age of 18 years and unmarried and widowed sisters/ wife and children of the pre-deceased son (in that order)

If any person dies without making nomination but duly satisfying other conditions under these rules the claim shall be settled in favour of the members of the family in the order of preference mentioned in the "Production" of legal heir certificate from the Revenue Authorities, along with the other requisite documents indicated in rule 6(i).

iii) Every nomination shall be made in the prescribed form. This shall be countersigned by Head of the Office and pasted to the Service Register of the person. Any change in nomination intimated by the employee shall be pasted in the Service Register of the person by the Head of the Office. In respect of a newly recruited person who is governed under this scheme, the Head of the office shall get the nomination form filed immediately after he joins duty and send the information to the Director General of Police.

iv) It shall be the duty of every employee to keep the nomination upto date and it shall be the duty of the Head of Office to get the nomination filed in the prescribed form.

8) Accounting

i) The Head of the Office shall send the details regarding cases of FOL/LWA/ suspension of the personnel every quarter.

ii) Due intimation shall be sent to the Director General of Police immediately after the claims are settled, so as to facilitate proper accounting of the budget provisions.

9) Savings

If any doubt arises in the implementations of the scheme or in the interpretation of the rules, the matter shall be referred to the Government who shall decide the issue.

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Section Officer

ANNEXURE - II

(Referred to in rule 4 above)

CONTRIBUTION


CADRE (1)	FOR DEATH (2)	FOR PERMANENT DISABLEMENT (3)	FOR PERMANENT / PARTIAL DISABLEMENT (4)
I. All Police Officers and personnel and other staff of Special Task Force, Commando Force, Commando School, SWIFT Action Force and Core Cell	Rs. 10,00,000/-	Rs. 10,00,000/-	50% of the lumpsum <u>Explanation :</u> In respect of item No. (iii) of (c) in the definition of lumpsum equal to 100% shall be applicable to such person.
II. In General Police Police Constables to Additional Superintendents of Police	Rs. 1,00,000/-	Rs. 1,00,000/-]
Superintendents of Police to Inspectors General of Police	Rs. 5,00,000/-	Rs. 5,00,000/-] According to the percentage of disablement
Additional Director General of Police	Rs. 7,50,000/-	Rs. 7,50,000/-]
Director General of Police	Rs. 10,00,000/-	Rs. 10,00,000/-]

If an injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of use or of the actual loss by physical separation, then the percentage of the contribution to such person shall be in the manner indicated below :-

% of Sum Insured (Capital)

- 1. Loss of toes- all great both phalanges 20
- Great one Phalanx 10
- Other than great, if more than one toe lost each
- 2. Loss of hearing - Both ears
- 3. Loss of hearing - one ear 20
- 4. Loss of four fingers and thumb of one hand 40
- 5. Loss of four fingers 35
- 6. Loss of thumb both phalanges 25
- one Phalanx 10
- 7. Loss of Index finger or middle finger or ring finger or little finger - three phalanges 20
- Two Phalanges 15
- One Phalanx 10
- 8. Loss of metacarpus - First or second (additional) 10
- third fourth or fifth (additional)
- 9. Any other permanent partial disablement % as assessed by the Doctor

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