PART III

HARYANA GOVERNMENT

GENERAL ADMINISTRATION DEPARTMENT

Notification

The 25th April, 1975

No. G.S.R. 39/Const./Art. 309/75.—In exercise of the powers conferred by the proviso to Article 309 of the Constitution of India and all other powers enabling him in this behalf, the Governor of Haryana hereby makes the following rules regulating the Scheme for Group Insurance of employees of the State Government of Haryana, namely :—

1. *Short title and commencement.*—(1) These rules may be called the Haryana State Employee's Group Insurance Scheme Rules, 1975.

(2) They shall be deemed to have come into force on the Ist day of April, 1975.

(2) *Definitions.*—In these rules, unless the context otherwise requires :

(a) 'accounting date', in relation to the Scheme means the first day of April, 1975 and the first day of April in each subsequent year ;

(b) 'annual renewal date' means the first day of April. 1975 and the first day of April in each subsequent year ;

(c) 'assurance'means the assurance or assurances to be effected on the life of the member ;

(d) 'beneficiary' means the person or persons who have been appointed by the member as nominee or nominees and whose name or names have been entered in the regiser of members kept by the employer, as being eligible for the benefits under the Scheme ;

(e) 'corporation' means the Life Insurance Corporation of India, established under section 3 of the Life Insurance Corporation Act, 1956.

(f) 'effective date means' the first day of April, 1975, the date from which the scheme commences ;

(g) 'employer' means the State Government of Haryana ;

(h) 'entry date mean :—

(i) in relation to members admitted to the Scheme on the effective date, the effective date ; and

(ii) in relation to new members admitted to the Scheme after the effective date, the date on which they become eligible ;

(i) 'member' means the particular employee of the employer who has been admitted to the mem- bership of the Scheme and on whose life an assurance has been effected or is to be effected in accordance with these rules ;

(j) 'Scheme' means the Haryana State Government Employees' Group Insurance Scheme ;

(k) 'terminal date', in relation to the member, means the date on which the member completes the age of 50 years or 55 years or 58 years, as may be decided by the State Government.

3. *Employer to act on behalf of members.*—The employer shall act for and on behalf of the members in all matters relating to the Scheme and every act done by agreement made with, and notice given to, the Corporation by the employer shall be binding on the members.

4. *Eligibility.*—The Scheme shall cover all Government employees, irrespective of their length of [illegible] of the State Government of Haryana except those who are work-charged or part-time or

5. *Evidence of age.*—The age of the member admitted in the service record of the employee shall be admitted by the corporation for the purposes of the Scheme.

6. *Controlling Officer.*—The Chief Secretary to the State Government of Haryana shall be the the controlling officer for the operation of the Scheme.

7. *Contributions.* -For the present the number of employees eligible as members for the purpose of premium calcultion by the corporation has been assessed at 1,25,000. Every member shall contribute one rupee per month toward his share of the cost of the Scheme. The member's contribution shall be deducted by the Drawing and Disbursing Officers and the gazetted officers drawing their own pay from their salary every month and credited by book transfer to head "088—Social Security and Welfare other receipts" under such sub head as the Chief Secretary to Goverment Haryana may intimate. For this purpose, a schedule of deductions for the consolidated amount shall be attached with the pay bills in form 4. The Treasury Officers and Officers of the Forest Department, who draw the pay of employees by cheques, shall intimate, the total recoveries made on this account during the month by the 10th day of the month following that in which the deductions are made, to the Under Secretary (Protocol) to Government, Haryana or any other officer nominated by the Chief Secretary, in this behalf.

8. *Co-ordination of Work.*—The officer of the employer for co-ordination of the matters relating to the Scheme with the corporation shall be the Under Secretary Protocol or any other officer nominated by the Chief Secretary. If the number of members increases or decreases, the position with reaards to the payment of premium payable by the employer shall be assessed afresh at the time of renewal of the Master Policy every year.

9. *Assurances.*—On the effective date of assurance, an assurance shall be effected on the life of each member under the ONE YEAR RENEWABLE GROUP TERM INSURANCE SCHEME for a sum assured equal to five thousand rupees which shall be renewed on each annual renewal date. The sum assured shall be payable only in the event of the death of the member whilst in service of the employer.

10. *Benefits on death prior of terminal date.*—Upon the death of the memper whilst in service prior to terminal date, the sum assured under the assurance shall become payable to the employer for the benefit of the beneficiary, and in the absence of the beneficiary, to the dependents of the deceased member as laid down in Rule 12.

11. *Termination of assurance.*—The assurance on the life of a member shall immediately terminate upon the happening of any of the following events and no benefit shall become payable thereunder :—

(a) discontinuance of contribution relating to the assurance, or

(b) the member reaching the terminal date, or

(c) the member ceasing to be in the service of the employer.

12. *Payment of assurance claim of Rs. 5,000 to the nominee.*—On receipt of the information about the death of the member, the Head of office concerned shall arrange to call for the death certificate or adequate proof about the death of concerned member acceptable to the employer. On receipt of this document he shall verify that the member was in service and was coverd under the Group Insurance Scheme. The requisite information and the certificate shall be sent to the Under Secretary Protocol for claiming payment of five thousand rupees to the beneficiary, and in the absence of the beneficiary, to the dependent of the deceased member in the following order :—

(a) widow (widower) of the deceased member ;

(b) failing the widow (widower), the amount shall be distributed in equal share among the following relatives of the deceaed member :—

Sons under the age of 21 years and unmarried daughters and father and mother dependent upon the deceased member, and

(c) failing (a) and (b) above, to the other legal heirs of the deceased member.

The head of the office while sending the death certificate to Under Secretary Protocol, shall also furnish a certificate under his signatures stating that the deceased member was covered under the Group Insurance Scheme. He shall also communicate the following details to the Under Secretary Protocol

(ii) designation of the member ;

(iii) date of birth of the member as recorded in employee's service record ;

(iv) date of death.

13. *Restraint on anticipation or encumbrance.*—The benefits assured under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.

14. *Discontinuance or amendment of the scheme.*—The employer reserves the right to discontinue the Scheme at any time or to amend the rules thereof on any annual renewal date subject to three months notice being given to the member and the corporation.

15. *Jurisdiction.*—All assurances issued under the Scheme shall be subject to Indian laws including the Indian Insurance Act, 1938, the Estate Duty Act, 1953, the Life Insurance Corporation Act, 1956, the Income-tax Act, 1961, and to any other law for the time being in force. All benefits under the Scheme arising out of death of any member shall be payable in Indian rupee.

16. *Master policy.*—The corporation shall issue a Single Master Policy incorporating all the assurances effected under the Scheme.

17. *Estate duty.*—Where any liability to estate duty arises in respect of any benefits the employer may apply the benefit or part of it in payment of such duty (including any interest thereon) and deduct the amount so paid from the benefits or may postpone the payment of the benefits until the liability has been provided for to their satisfaction ; provided that were the beneficiary of a deceased member claiming the benefits hereunder satisfied the employer that the duty has been paid or shall be paid or that no duty is due, the employer shall have the discretion to pay the benefits subject to the beneficiary furnishing indemnity or indemnities in the form and manner specified by him.

18. *Rates of premium and conditions of assurauce.*—The rates of Premium and conditions of assurance under which the corporation is prepared to arrange the Scheme shall be subject to an agreement between the employer and the corporation.

19. *Employer's liability.*—The employer is neither the insurer nor the guarantor of the policy of assurance purchased under these rules and in the event of the corporation restricting or withholding any benefits in respect of any of the assurances that may be issued, owing to circumstances beyond the control of the employer or otherwise, the employer shall be under no liability whatsoever to the beneficiary of any member entitled to the benefits secured by such assurance.

20. *Profit sharing.*—The Scheme shall participate in the corporation's scheme of profit sharing. According to the present scheme of profit sharing, in the event of favourable mortality experience, the employer shall be entitled to a share in the mortality profits of the scheme. If the experience is unfavourable, a portion of the loss incurred under the Scheme shall be adjusted against the employer's share of future profits. The employer's share of profit shall be ninety per cent. The employer's share of profit for a particular year may be adjusted against the premium due from the employer in the following year.

21. *Alteration in terms and condition.*—The corporation may, by giving three months notice to the employer, alter, vary or revise any or all the terms, conditions privileges and rates of premium from the next following policy anniversary.

22. *Discontinuance of scheme.*—The Scheme may be discontinued by either side by giving notice of three months. The discontinuance shall be effective from the next policy anniversary date.

23. *Administrative procedure.*—The administrative Procedure for the Scheme shall be as specified in the annexure to these rules.

THE ANNEXURE

ADMINISTRATIVE PROCEDURE

1. *Benefits:*— The Scheme shall be administered on the basis of Simple Administration. The Scheme shall prov'de uniform cover of five thousand rupees for every eligible employee who satisfied eligibility conditions specified in rule 4 and shall continue upto his normal retirement date unless terminated in between on account of his living service or on account of discontinuance of the Sheme.

2. *Master Proposal and rules:*— The employer shall complete the Master Proposal form and forward the same to the corporation after being duly signed and witnessed together with the attested copy of the rules.

3. *Age distribution :*— The corporation shall require from the employer the data regarding the age distribution of all eligible members once in a year, to start with on the effective date and there after on every renewal date. Age distribution shall be compiled by the employer on the basis of dates of birth recorded by it in respect of its employees and the same shall be furnished in form I appended to these rules.

The premium shall be ascertained on the effective date as well as on every annual renewal date on the basis of exact age distribution of the total strength on the respective dates.

The total yearly premium shall be determined for the group as a whole and on the basis of that total, average premium per thousand sum assured shall be worked out (by taking all categories of members together). The average premium per one thousand sum assured so arrived at shall be the rate on the basis of which fluctuations in premium during the year shall be ascertained to allow for movements in staff strength either due to new entrants or due to exists. For this purpose statement regarding movements shall be obtained or furnished in form 2 appended to these rules every year. Profit sharing shall be ascertained only after adjustments for movements during the year have been given effect to.

4. *Death claim:*— The benefit shall become payable in the event of death of the member whilst he is insured under the Scheme. The employer shall send intimation of death of the member as and when a claim arises. The corporation's requirements for setting a claim shall be :—

(a) an original death certificate ; or

(b) a certificate given by the employer in form 3 appended to these rules.

The claim amount shall be paid to the employer for the benefit of the beneficiary,

FORM 1

HARYANA GOVERNMENT GROUP INSURANCE SCHEME

Statement showing age distribution of members to be covered under the Scheme as on 1st April, 1975.

Calander Year of birh	Number of members
1915	
1916	
1917	
1955	
Total	

Under Secretary Protocol,
for Chief Secretary to Government,
Haryana, Chandigarh.

Chandigarh,
Dated the

FORM 2

HARYANA GOVERNMENT GROUP INSURANCE SCHEME

For the year————

Statement showing alterations in membership owing to admission of New entrants and withdrawals of existing members.

(To be compiled for each year)

Name of members	New entrants	Withdrawal (leaving services, etc.)

Under Secretary Protocol,
for Chief Secretary to Government Haryana,
Chandigarh.

FORM 3

HARYANA GOVERNMENT GROUP INSURANCE SCHEME

To

The Regional Manager,
The Life Insurance Corporation of India,
Divisional Office,
Pension and Group Schemies Department,
Sector 17, Chandigarh.

Death Claim in respect of Shri————————

This is to certify that—

(i) Shri———————— who died on———————— was an employee of the Haryana Government and was insured under the Scheme on the date of his death, and

(ii) his age on the date of his death was————years.

Under Secretary Protocol.
for Chief Secretary to Govt. Haryana,
Chandigarh.

Chandigarh

FORM 4

Schedule of deductions on account of employee's share under the Group Insurance Scheme for credit to the head "088-Social Security and Welfare Other Receipts————————.

(Here fill up the sub head)

Name of Office——————Month/Period of claim from which deduction made——————

Bill No. and date——————————

Total amount of deductions :—(Rs. figures) Rs——————————

(in words) Rupees——————————————

Place :

Date :

(Signature of the Drawing Officer/Drawing and Disbursing Officer)

Designation——————————

Debit the inapplicable alternative——————————

S.D. BHAMBRI,
Chief Secretary to Govt., Haryana,
Chandigarh,