

क्रमांक: शिविरा/प्रारं/छात्रवृत्ति/3713/2019-20/50

दिनांक:- 22-8-19

समस्त जिला शिक्षा अधिकारी (मुख्यालय)
प्रारम्भिक शिक्षा

विषय:- विद्यार्थी सुरक्षा दुर्घटना बीमा योजना के संबंध में।

प्रसंग:- इस कार्यालय के सम संख्यक पत्रांक 27 दिनांक 10.6.2019 एवं 43 दिनांक 6.8.2019 के क्रम में।

उपरोक्त विषयान्तर्गत प्रासांगिक पत्र के संदर्भ में लेख है कि विद्यार्थी सुरक्षा दुर्घटना बीमा योजना के तहत राज्य के समस्त राजकीय विद्यालयों में अध्ययनरत समस्त विद्यार्थियों की दुर्घटना के कारण मृत्यु अथवा पूर्ण या आंशिक आधार पर स्थायी रूप से अपंग हुए विद्यार्थियों के माता-पिता को आर्थिक सम्बल प्रदान करने के उद्देश्य से राज्य बीमा एवं प्रावधानी निधि विभाग (साधारण बीमा निधि) के माध्यम से बीमा करवाया जाता है।

परन्तु प्राप्त सूचनाओं एवं निपटाए गये दावों की संख्या से स्पष्ट है कि जिला शिक्षा अधिकारी कार्यालय स्तर पर इस ओर ध्यान नहीं दिया जा रहा है। जिसके फलस्वरूप योजना का लाभ विद्यार्थियों के माता पिता को नहीं मिल रहा है। जिला शिक्षा अधिकारी कार्यालयों से प्राप्त सूचना का राज्य बीमा एवं प्रावधानी निधि विभाग (साधारण बीमा निधि) से प्राप्त सूचना से मिलान नहीं हो रहा है इससे स्पष्ट है कि जिला कार्यालयों द्वारा समुचित रिकार्ड का संधारण नहीं किया जा रहा है। अतः योजना के दिशा निर्देश एवं बीमा पॉलिसी की शर्तें भिजवाते हुए पुनः निर्देश दिये जाते हैं कि योजना का पूर्ण प्रचार-प्रसार कर प्रत्येक दुर्घटना ग्रस्त विद्यार्थी को योजना से लाभान्वित करने की समुचित व्यवस्था करावें एवं लाभान्वित किये गये विद्यार्थियों का समुचित रिकार्ड भी संधारित करावें।

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22/8/19
उप निदेशक
प्रारम्भिक शिक्षा विभाग एवं
पंचायती राज (प्रारम्भिक शिक्षा)
विभाग, बीकानेर

STUDENT SAFETY ACCIDENTAL INSURANCE POLICY
(CLASS 1 TO 8)
Policy No. GIF/81/SSI/2017-18/05

WHEREAS the Insured named in the Schedule hereto (hereinafter called the insured) has made and/or caused to be made to the State Insurance & Provident Fund Department (General Insurance Fund), Jaipur (hereinafter called the General Insurance Fund) proposals and/or declaration dated as stated in the Schedule hereto which together with any statements and warranties contained therein shall be the basis of this contract and is/are deemed to be incorporated herein, for the insurance hereinafter set forth in respect of persons detailed in the Schedule of insured Persons (hereinafter called the Insured Persons).

NOW THIS POLICY WITNESSETH that subject to and in consideration of the payment made or agreed to pay to the General Insurance Fund the premium for the period stated in the Schedule or for any further period for which the General Insurance Fund may accept payment for the renewal of this policy and Subject to the terms, provisions, exceptions and conditions General Insurance Fund shall pay to the INSURED to the extent and in the manner hereinafter provided that if any of the Insured persons shall :-

1. Sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means, the sum hereinafter forth in respect of any of the Insured Persons specified in the Schedule.
 - a) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the insured person the Capital Sum insured stated in the Schedule hereto applicable to such Insured Person.
 - b) if such injury within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of :
 - i) Sight of both eyes, or of the actual loss by physical separation of the two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Schedule hereto applicable to such Insured Person.
 - ii) Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the Capital Sum Insured stated in the Schedule hereto.
 - c) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of :
 - i) the sight of one eye, or of the actual loss by physical separation of one entire hand or one entire foot, fifty percent(50%) of the Capital Sum Insured stated in the Schedule hereto applicable to such Insured person.

NOTE : For the purpose of Clauses(b) and (c) above, '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.

- d) If such injury shall, as a direct consequence thereof, immediately permanently totally and absolutely, disable the Insured Person from engaging in being occupied

- with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured stated in the Schedule hereto applicable to such Insured Person.
- c) If such 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 of the following, then the Capital Sum Insured applicable to such Insured Person in the manner indicated below:

	Benefit/Compensation payable Rs. (For Class 1 to 8)
a) Loss of hearing :	
i) Both ears	50000/-
ii) One ear	15000/-
b) Loss of thumb and finger of hand :	
i) Loss of four fingers and thumb of one hand (All phalanges)	40000/-
ii) Loss of four fingers except thumb (All phalanges)	35000/-
c) Loss of thumb :	
i) One thumb (both phalanges)	25000/-
ii) One thumb (One phalanx)	10000/-
d) Loss of Fingers except thumb :	
i) Any finger (All phalanges)	10000/-
ii) Any finger (Two phalanges)	8000/-
iii) Any finger (One phalanx)	4000/-
e) Loss of toes of any leg :	
i) Including great toe (All phalanges)	20000/-
ii) One great toe (Both phalanges)	5000/-
iii) One great toe (One phalanx)	2000/-
iv) Toes except great toe (Both phalanges)	1000/- (Per toe)
f) Loss due to burning :	
BURNS	
i) 50% or more of entire body	50000/-
ii) 40% or more but less than 50% of entire body	40000/-
iii) 30% or more but less than 40% of entire body	30000/-

Treatment Expenses & Re-embursement in Accident :-

In addition to above a claimant injured by accident must be admitted in Hospital more than 24 hours than he entitle to get the medical re-embursement amount maximum Rs. 5000/-.

EXCEPTIONS

PROVIDED ALWAYS THAT:

The General Insurance Fund shall not be liable under this policy for .

1. Compensation under more than one of the foregoing sub-clauses in respect of the same period of disablement of the Insured Person.
2. Any other payment to the same person after a claim under one of the Sub-clauses (a), (b), (c) or (d) or (e) has been admitted and become payable.
3. Any payment in case of more than one claim in respect of such Insured Person under the policy during any one period of insurance by which the maximum liability of the General Insurance Fund specified in the Schedule applicable to such Insured Person exceed the sum payable under sub-Clause (a) of this policy to such Insured Person.

4. Payment of compensation in respect of Death, injury or Disablement of the Insured Person
 - (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxication liquor or drugs or any such substances whether directly or indirectly caused by or contributed to by it, (c) whilst engaging in Aviation or Ballooning, or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft any where in the world, (d) directly or indirectly caused by any diseases or insanity, (e) arising or resulting from the Insured Person committing any breach of law with Criminal intent.
5. Payment of compensation in respect of death, injury or Disablement of the Insured Person due to or arising out of or directly or indirectly connected with or traceable to War, Invasion, Act of foreign enemy and Hostilities (whether war be declared or not).
6. Payment of compensation in respect of death of, or bodily injury or any disease or illness to the insured Person:
 - a) Directly or indirectly caused by or contributed to by or arising from and ionising radiations or contamination by radioactivity any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
 - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapons materials.

Provided also that the due observance and fulfilment of the terms and conditions of this policy (which condition and endorsements hereon are to be read as part of this policy) shall so far as they relate to anything to be done or not to be done by the Insured and/or Insured Person be a condition precedent to any liability of the General Insurance Fund under this policy.
7. **Surgical Exclusion Clause :**
The Insurance under this policy shall not extend to cover death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by any Surgical Operation.
8. The death caused by an accident in case the applicant has been travelling by unauthorised means of transportation e.g. over- crowded Jeep, Jugad, roof of bus or train etc. etc.

CONDITIONS

1. Persons who can be Claimants :-
 - (1) Father, Mother or Spouse of the insured can be claimants.
 - (2) Other person are entitled to be claimants if no relation mentioned in (1) above is alive at the time of death of insured.

Note (i) 'Step' mother, father, brother, sister.

Note (ii) Claim by any person if relation as mention in Rule 1(1) is alive shall be deemed to be null & void.
2. Upon the happening of any event which may give rise to a claim under this policy, written notice with all particulars must be given to the GIF immediately. In case of death, written notice also for the death must, unless reasonable cause is shown, be given before interment/cremation and in any case, with one calendar month after the death and in the event of loss of sight or amputation of limbs written notice thereof must also be given within one calendar month after such loss of sight or amputation.
3. Proof satisfactory to the Fund shall be furnished of all matters upon which a claim is based. Any medical or other agent or investigator/officers of the Fund shall be allowed to examine the proximate cause & circumstance evidence for insured person(s) on the occasion of any alleged injury of disablement/death when and so often as the same may reasonably be required on behalf of the Fund and in the event death to make a post-

mortem examination of the body of the insured person(s). Such evidence as the Fund may from time to time require shall be furnished immediately. No sum payable under the policy shall carry interest.

4. Provided that the within mentioned policy covers up the happening of any event which may give rise to a claim under this policy written notice with all particulars must be given to the Fund immediately and claim form with all satisfactory proofs i.e. death certificate, PMR, treatment report, FIR, FR/challan, Panchnama, nakshamoka, witness statement etc. be submitted within 6 months from the date of incident. In case of justified reasons for delay in submission of claim all such documents /information must be submitted to the fund within 12 months alongwith mentioning the reasons of delay otherwise claim to be closed as "No claim". No claim form would be entertained after 12 months.
5. The Fund shall not be liable to make any payment under this policy in respect of any claim, if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the insured or by any person on behalf of the insured person(s).
6. If any difference shall arise as to the amount to be paid under this policy, (liability being otherwise admitted) Such differences shall independently of all other questions be referred to the decision of State Government and the decision of the state Govt. will be final and abiding to all concerned.
7. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the claimant shall first file an application for review/revision against the decision of repudiation before the Commissioner/Director of the fund within 3 months from the date of decision.
8. It is also hereby further expressly agreed and declared that if the Fund shall disclaim liability to the insured/claimant(s) for any claim hereunder and such claim shall not within 6 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all the purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
9. "The onus of proving the death by the accident will lie with the applicant" which means that it will be duty of the applicant to lodge an F.I.R., get a post-mortem done etc. to substantiate the claim that the death was by accident.
10. "The department will not be liable for interest on the sum assured of the policy for delays caused bonafide or by the process of law or by the redressal of grievances from the courts of law".

विद्यार्थी सुरक्षा दुर्घटना बीमा योजना

1	योजना का नाम	विद्यार्थी सुरक्षा दुर्घटना बीमा योजना
2	योजना का संक्षिप्त परिचय	राजकीय प्राथमिक एवं उच्च प्राथमिक विद्यालयों में कक्षा 1 से 8 में अध्ययनरत छात्र छात्राओं के दुर्घटना में धायल होने/मृत्यु होने पर क्षतिपूर्ति दिलवाना।
3	प्रारंभ होने का वर्ष	1996 व संशोधन:- 2011
4	लाभान्वित वर्ग	राजकीय प्राथमिक एवं उच्च प्राथमिक विद्यालयों में कक्षा 1 से 8 एवं कस्तूरबा गांधी बालिका आवासीय विद्यालय, मेवात बालिका आवासीय विद्यालय एवं वैकल्पिक शिक्षा प्रकोष्ठ के नवाचारी आवासीय विद्यालयों में अध्ययनरत छात्र छात्राएँ।
5	पात्रता	राजकीय प्राथमिक एवं उच्च प्राथमिक विद्यालयों में कक्षा 1 से 8 में अध्ययनरत होना।
6	देय सुविधा	राजकीय प्राथमिक एवं उच्च प्राथमिक विद्यालयों में कक्षा 1 से 8 में अध्ययनरत छात्र-छात्रा के दुर्घटना में मृत्यु होने पर 1.00 लाख रु0 एवं दुर्घटना में अन्य शारीरिक क्षति होने पर 1000 रुपये से लेकर 1.00 लाख रु0 तक का भुगतान किया जाता है।
7	आवेदन का तरीका	छात्र छात्रा के दुर्घटना में मृत्यु/अन्य शारीरिक क्षति होने पर दावा संबंधित शाला प्रधान के द्वारा निर्धारित प्रपत्र(संलग्न) में जिला शिक्षा अधिकारी के माध्यम से राज्य बीमा विभाग के जिला स्तरीय अधिकारी को तैयार कर तीन माह की अवधि में प्रस्तुत करना होता है।
8	आवेदन कहाँ किया जावे	संबंधित शाला प्रधान के द्वारा जिला शिक्षा अधिकारी के माध्यम से राज्य बीमा विभाग के जिला स्तरीय अधिकारी के कार्यालय में।
9	आवेदन के साथ औपचारिकताएं	(1) दुर्घटना होने का चिकित्सक का प्रमाण पत्र (2) मृत्यु होने पर मृत्यु प्रमाण पत्र
10	सम्पर्क सूत्र	संबंधित विद्यालय का शाला प्रधान
11.	कार्य न होने पर शिकायत/ प्रार्थना पत्र प्रस्तुत हेतु सम्पर्क अधिकारी	जिला शिक्षा अधिकारी (प्राशि)/अति.निदेशक राज्य बीमा एवं प्रावधानी निधि विभाग, जयपुर