

**HAL GROUP PERSONAL ACCIDENT INSURANCE SCHEME**

1. The Scheme has come into force from 1630 hrs on 5.9.13 and will be effective till 2400 hrs on 4.9.14.

2. **Coverage & Compensation**

2.1. The Scheme provides Comprehensive Coverage including risk of Death, Permanent Total /Partial Disablement and Weekly Compensation in case of Temporary Total Disablement.

2.2 Total Sum Insured per employee is as indicated below:

a) **Workmen**

<b>Scales</b>	<b>Sum Insured (Rs.)</b>
(1)	(2)
1 to 3	800000
4 to 6	1000000
7 to 9	1200000
10 & SS	1400000

b) **Officers**

<b>Grades</b>	<b>Sum Insured (Rs.)</b>
(1)	(2)
I/II	1500000
III/IV	2500000
V/VI	3000000
VII/VIII	4000000
IX & X	6000000
Sch. B & A	9000000

2.3 Compensation under Weekly benefit for Temporary Total Disablement is limited to 1% of 1/3<sup>rd</sup> of the Sum insured as indicated at para-2.2, subject to a maximum of Rs.10,000/- per week.

3. **Settlement of Claim**

3.1 In the event of any accident, the covered employee will intimate the same to the Division/ Office immediately, in the Format at Appendix-A. The Division/ Office will forward the intimation to the Insurance Company immediately, with their endorsement. The Claim will thereafter be submitted as per the prescribed Format, alongwith the requisite documents. In the case of an accidental death, the intimation can be given directly by the Division/ Office also. Intimation and Claim are to be made/ submitted to the Policy Issuing Office by way of letter /e-mail /fax, at the following address:

**Address of the Policy Issuing Office:**

The New India Assurance Company Ltd.

Divisional Office 670500

No.9, Infantry Road, Bangalore 560 001.

Fax No: 080-22866343

e-mail addresses: [mary.abraham@newindia.co.in](mailto:mary.abraham@newindia.co.in)

[srilekha.gopal@newindia.co.in](mailto:srilekha.gopal@newindia.co.in)

- 3.2 The Policy issuing Office will in turn forward the Claim Papers to the Regional Claims Hub for processing & settlement of Claims, at the following address:

**Address of the Regional Claims Hub:**

The New India Assurance Co. Ltd.  
Regional Office,  
No. 2-B, Unity Building Annexe,  
P.Kalinga Rao Road , Bangalore 560 027.

**Contact Persons at the Claims Hub:**

Mr. S.K. Kotian – Deputy Manager- [sk.kotian@newindia.co.in](mailto:sk.kotian@newindia.co.in)  
Ms. Sudharani N. Bhat – Asst. Manager – [sudharani.bhat@newindia.co.in](mailto:sudharani.bhat@newindia.co.in)  
Tel Nos. 080-22220854 , 22236281  
Fax No:080-22126834

- 3.3 Following documents are required to be submitted alongwith the Claim:

<b>Description of Document</b>	<b>Accidental Death</b>	<b>Accidental Disability</b>
Duly completed GPA Claim Form	Yes	Yes
Death Certificate	Yes	NA
Post-mortem Report	Yes	NA
Copy of FIR in case of a road accident, complaint filed, etc.	Yes	Yes
Copy of Provident Fund Nomination Form (certified by HR)	Yes	NA
Salary Slip /Certificate by HR indicating Basic Pay & DA	Yes	Yes
Proof of Disability (if any) certified by the Doctor (including HAL Doctor)	NA	Yes
Certification from HR regarding Leave Period or Loss of Pay days following an accident	NA	Yes
Cancelled Cheque Leaf/ RTGS details for Claim Settlement	Yes	Yes
Any other document as may be required by the Insurer	Yes	Yes

- 3.4 The Insurer will settle the Claims within 10 working days from the date of submission of all the documents. However, where the nature of the Claim necessitates an investigation, settlement may be delayed depending on the extent of investigation required.
- 3.5 Claims other than Death Claims will be settled directly to the claimant employee. Bank details of the claimant needs to be furnished to the Insurer as Claim Settlements will be made by payment through RTGS.
- 3.6 Death Claims will be settled by the Insurer directly to the nominee. Nominee details to be confirmed by the concerned HR Department by producing supporting document viz. PF Nomination Form etc. Bank details of the nominee to be furnished for RTGS settlement.

4. **General Conditions**

4.1 The Scheme will operate in line with the Terms & Conditions of the Group Personal Accident Insurance Scheme of M/s New India Assurance Company Limited.

4.2 Mid-term addition of existing employees is not allowed. However, new employees desirous of joining the Scheme can be added mid-term. Premium will be charged on pro-rata basis in such cases.

4.3 **Exceptions**

The circumstances / conditions under which compensation would not be payable under the Scheme are enumerated under the heading "Exceptions" in the draft Policy enclosed as Annexure I.