

HARYANA GOVERNMENT

SOCIAL JUSTICE AND EMPOWERMENT DEPARTMENT

Notification

The 4th August, 2014

No. 574SW(4)-2014.—The scheme shall be called “Aam Aadmi Bima Yojana” launched by Government of India through the Life Insurance Corporation of India and adopted by the State Government for the rural/urban families of State of Haryana living below the poverty line.

The Government has decided to implement the Aam Aadmi Bima Yojna, a Government of India Scheme under which death and disability cover would be provided by the LIC of India to the rural/urban families of the State of Haryana living below poverty line. The Head of the family or one earning member of the family in the age group of 18-60 years will be insured against death and disability. The Central Government will bear 50% of the premium of Rs. 200/- per year per person through Social Security fund and the remaining 50% will be paid by State Government. These rules shall come into operation from 1st July, 2014.

The rules of Aam Aadmi Bima Yojna are as follows :—

1. Objective

The objective of the scheme is to provide life and disability insurance protection to the rural and urban families below poverty line in the State.

2. Eligibility

- (a) The members should be aged between 18 to 60 years.
- (b) The member should normally be the head of the family or one earning member in the family of rural or urban BPL as defined by the Government of Haryana.

3. Coverage and Benefits

(i) Natural Death

Upon death of a member, prior to terminal date, on admission of claim by the Life Insurance Company, the sum assured of Rs. 30,000/- under assurance, then in force, shall become payable to the nominee.

(ii) Accidental Death / Disability Benefits

The following benefits are provided to members in case of accident on admission of the claim by the Corporation :

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| (a) On death, due to accident | Rs. 75,000/-*. |
| (b) Permanent Total Disability, due to accident | Rs. 75,000/-. |
| (c) Loss of 2 eyes or 2 limbs OR loss of one eye & one limb, in an accident | Rs.75,000/-. |
| (d) Loss of one eye or one limb, in an accident | Rs. 37,500/-. |

Note-1* As the Government of Haryana gives an assistance of Rs. 1.00 lac in case of death due to accident in Rajiv Gandhi Parivar Bima Yojna, the same level of assistance will be maintained in this case also, by extending assistance of Rs. 25,000/- from State Government Scheme in all cases of accidental death under Aam Admi Bima Yojna.

Note-2 Death/ Total Permanent Disability due to Accident shall mean Death/Disability occurring within 180 days of the happening of bodily injury, resulting solely and directly from accident caused by violent, external and visible means, independently of any other cause which have occurred after commencement of the Policy.

However, Death/Total permanent disability due to accident shall not include death/disability :

- Caused by intentional self-injury, suicide, or attempted suicide, insanity or immorality or whilst the member is under influence of intoxicating liquor, drug or narcotic; or
- Caused by injuries resulting from riots, civil commotion, rebellion, war(whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind; or
- Resulting from member committing any breach of law.

In respect of Physically Handicapped Persons the Accidental Cover would be restricted to death and disablement, excluding the existing disablement.

4. Scholarship benefits

Scholarship as a free add-on benefit will be provided to a maximum of two children of the insured member, studying between 9th to 12th Standard @ Rs .100/- per month for each child payable half yearly – on 1st July and on 1st January, each year, provided the insured member continues to be covered under AABY. In other words, the scheme must be renewed on each annual renewal date. A maximum of two half yearly scholarships only for each standard shall be paid, a child shall not be paid again for studying in the same standard.

Payment of scholarship benefits in case of termination of membership under the following situations will be as under :

- (a) On the insured member reaching age 60 years, the scholarship benefit under the scheme will be discontinued from the half year following the insured member reaching the terminal date(i.e. insured member completing age 60 years).
- (b) On the death of the insured member before the terminal date, his eligible children will continue to receive the scholarship for that academic year only.
- (c) On the member sustaining Total Partial Disability/Total Permanent Disability the children will continue to get scholarship provided the member continues to be in the scheme.

5. Procedure

The procedure to be followed will be as under :

(i) IMPLEMENTATION OF THE SCHEME

In order to implement the scheme, a Memorandum of Understanding has been signed between the Government of Haryana and the Life Insurance Corporation of India as per mutually agreed terms and conditions.

(ii) ADMISSION OF MEMBERS

Sub-Divisional Officer (Civil) concerned will be the Nodal Officer for this scheme and shall furnish to LIC all the relevant particulars of the members as are required in connection with the administration of the Scheme, such as particulars of new members, death of insured members and other particulars for verification of eligibility conditions. The Nodal Officer will be assisted by DSWOs and shall maintain a register and complete details (such as name, address, age, name of nominee etc.) of members covered under the scheme and furnish to the Corporation all the relevant particulars as may be called for by the Corporation.

The mode of admission of members :—

- (1) The list of families below poverty line as being maintained by the nodal department concerned of the State Government for rural and urban areas will form the basis of admission of members to the scheme.
- (2) The family will have the choice to nominate its head of family from amongst the adult earning members as the person insured and will also nominate a nominee to be given the assistance as per the scheme.
- (3) On admission, the concerned individual will be issued a certificate indicating coverage under the scheme.
- (4) A register will be maintained at the district level by the District Social Welfare Officer and by the Sub Divisional Officer(c) at Sub Divisional level of all individual concerned under the Scheme and the benefits claimed and extended to the beneficiary and his family.

(iii) CLAIMS

- (i) All the claim applications of the insured members will be received in the office of the Sub-Divisional Officer (Civil) being Nodal Officer, who in turn will forward it to Life Insurance Corporation of India with his/her recommendation alongwith the following documents :
 - (a) Claim Form duly completed in all respects on the prescribed proforma.
 - (b) Copy of death certificate duly attested.

- (ii) In **accidental death benefit** claim cases the following additional documents to the satisfaction of the LIC will have to be submitted in addition to Death Registration Certificate :—
- Copy of FIR
 - Post Mortem Report
 - Police Inquest Report (panchanama) .
- (iii) In case of claims due to snake bite or injury/death caused by wild animals, following requirements are called for in addition to claim form :—
- Medical Certificate given by Civil Surgeon
 - Police Inquest Report (panchanama).
- (iv) In case of permanent total disability/ disability, the documents required in addition to claim form :—
- Medical Certificate and Medico-Legal Report issued by the competent authority confirming percentage and kind of disability.
 - Copy of First Information Report or Daily Dairy Report, as the case.
 - In accident cases where lodgement of F.I.R not required, the Civil Surgeon certificate of disability will suffice.

Death/accident Claims should be submitted with the Nodal Officer within 6 months of the date of death/accident of the insured member.

Note :

- As regards proof of age, Birth Certificate or Date of Birth given in the Educational Certificate or Voter's Identity Card or Ration Card or Aadhar Card shall be acceptable.
- No claim will be entertained, if lodged after six months of the death or accident, as the case may be.

6. Recommendation of claims

After receipt of the application forms, the same will be examined as per the provisions of the scheme and forwarded by the Nodal Officer with his/her recommendation to the LIC.

7. Payments

In the event of death of the insured member whilst being covered under the scheme, the benefits under the assurance on his life will be paid to the nominee (through NEFT / ECS) by LIC on receipt of complete claim papers as per requirement of LIC.

- The Aam Aadmi Bima Yojna is to be launched for the below poverty line households in rural as well as urban areas in the State. Where the benefit under Aam Aadmi Bima Yojna falls short of the benefits under Rajiv Gandhi Parivar Bima Yojna, the incremental amount will be given by the State Government to bring the benefit at par with that offered under the Rajiv Gandhi Parivar Yojna.

8. Information

The District Social Welfare Officer and Sub-Divisional Officer (Civil) shall maintain a register in the prescribed format and shall dispose of the cases strictly on first-come-first-serve basis and a monthly report in this regard shall be submitted to the Directorate of Social Justice and Empowerment, Haryana.

9. Review of Claims

In the event of rejection/ repudiation of claim by the servicing Unit, the claimant can represent the following Claims Review Committees for consideration of claim.

- Divisional Office, Jeevan Prakash Building, Sector 17-B, Chandigarh.
- Regional Manager (P&GS), Zonal Office, Jeevan Prakash Building, 25-KG Marg, New Delhi-1.
- Chief (P&GS) Central Office, "YOGAKSHEMA" Jeevan Bima Marg, Mumbai.

Chandigarh :
The 28 July, 2014.

P. K. DAS,
Principal Secretary to Government, Haryana,
Social Justice and Empowerment Department.