	<p style="text-align: center;">NEEPCO HR MANUAL</p> <p style="text-align: center;"><b>GROUP PERSONAL ACCIDENT INSURANCE SCHEME</b></p>	<p>VOLUME : II SECTION : H DATE OF EFFECT : 13.01.2003 UPDATED AS ON : 01.06.2019 PAGE NO. : 1 of 3</p>
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## 1. TITLE AND COMMENCEMENT

This scheme shall be called “North Eastern Electric Power Corporation Limited Group Personal Accident Insurance Scheme” and shall come into force w.e.f. 13.01.2003

## 2. ELIGIBILITY

The scheme shall cover all Regular and Work-charged employees, Board Level Officers, deputationists, Trainee Engineers / Officers, 89 days appointees including those employees of the Corporation who are covered under the Workmen’s Compensation Act, 1923 posted both within and outside the North Eastern Region but shall not cover the Apprentices engaged under the Apprentices Act, Muster Roll, Daily Rated, Badli or Substitute employees and employees appointed on “Contract basis.”

## 3. SCOPE

The risks covered under the above scheme shall be as under:

- a) Death,
- b) Loss of limb or sight,
- c) Permanent total / partial disablement,  
caused due to accident while in service of the corporation.

## 4. EXTENT OF COVERAGE

The amount of insurance cover under the scheme shall be 50 times of pay (Basic plus DA as on 1st October of the previous year) subject to the minimum of Rs 20(twenty) lacs. The sum so fixed shall not be revised under any circumstances during the policy year with retrospective effect.

4.1 Deleted (Amended vide Office order No. 344, dated 04.06.2018)

4.2 The entitlement for the employees who are on CDA pattern of scales of pay shall be at par with the employees of similar category under IDA pattern of scales of pay.

***Note :** Insurance coverage in respect of security personnel deployed from Home Guard is also enhanced from Rs. 1 Lac to 5 Lac.*

## 5. PREMIUM


The insurance premium shall be borne by the Corporation.

## 6. NOMINATION

The nomination under the scheme shall be the same as given by the employee in respect of his / her Provident Fund.

## 7. PAYMENT OF INSURANCE

- 7.1 Where an employee is covered under the Workmen’s Compensation Act, 1923 and compensation becomes payable under the Act, then the compensation under this scheme shall be in lieu of the compensation payable under the provisions of the Workmen’s Compensation Act, 1923.

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7.2 In the event of death of an eligible employee covered under the Workmen's Compensation Act, 1923 and the amount of compensation is not received within the stipulated time from the Insurance Company then the compensation payable under the Workmen's Compensation Act, 1923 shall be worked out by the Corporation and deposited with the Commissioner under the Workmen's Compensation Act, 1923 in the first instance and thereafter the amount may be recouped from the Insurance Company.


7.3 In cases where the amount payable under this scheme falls short of the amount payable under the Workmen's Compensation Act, 1923, the difference shall be paid by the Corporation. In other cases where the payment is higher under the scheme, the higher amount shall be admissible. However, in no case compensation shall be paid under both i.e. this Scheme and the Workmen's Compensation Act, 1923.

## **8. EXPENSES ON TRANSPORTATION OF DEAD BODY**

In the event of death of the insured person due to accident as defined in Insurance Policy, outside his/her residence, the insurer shall reimburse in addition to the amount of compensation of the Capital Sum Insured, the expenses incurred for transportation of employee's dead body to the place of residence, subject to a maximum of 2% of Capital Sum Insured or Rs. 2,500.00 whichever is less or as amended by the Insurance Company from time to time.

## **9. GENERAL**

- (a) The compensation under this scheme duly covered by an insurance policy shall be paid to the covered employee or his / her nominees, as the case may be, to the extent the compensation installment of the claim is received from the Insurance Company.
- (b) In respect of matters which are not specifically covered in the above scheme, the provisions of the policy taken from the Insurance Company shall be followed. Further, in case of differences, if any, in the provisions of the Scheme and that of the Insurance Policy, the latter shall prevail.
- (c) In case of any doubt regarding interpretation / implementation of the above scheme and also in respect of matters not covered herein, the same shall be referred to the Corporate HRD Department for clarification / decision of the CMD which shall be final.
- (d) The Corporation reserves the right to discontinue or modify the scheme at any time in the interest of the Corporation.
- (e) The Corporation is neither the insurer nor the guarantor of any policy purchased under the scheme and hence shall not be under any obligation / liability whatsoever to the beneficiary under the scheme.

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**REFERENCES / AMENDMENTS / INCLUSIONS**

Clause	Board Approval	O/O and Circulated vide
<p style="text-align: center;"><b>4</b> (Extent Of Coverage)</p>	<p>Approved in the 238<sup>th</sup> board meeting held on 10<sup>th</sup> may 2018</p>	<p>O/O No. 344 Dated 4/06/2018 Shillong circulated vide memo no. Pers 25/11/8514-583</p>

PREPARED BY	REVIEWED BY	APPROVED BY
<p style="text-align: center;"><b>L. Y. KHUMAN</b> AM - HR</p>	<p style="text-align: center;"><b>N. K. MEITEI</b> DGM - HR</p>	<p style="text-align: center;"><b>P. S. BARTHAKUR</b> CGM - HR</p>