



GOVERNMENT OF KERALA

Abstract

Labour and Rehabilitation Department - Aam Admi Bima Yojana - Implementation of the Scheme- Further Orders issued.

LABOUR & REHABILITATION (J) DEPARTMENT

G.O.(P)No. 149 /08/LBR.

Dated, Thiruvananthapuram, 24.10.2008.

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- Read:-
1. G.O.(MS) No. 156/07/LBR dated 27.11.2007.
 2. G.O.(MS) No.36/08/LBR dated 25.02.2008.
 3. G.O.(MS) No.106/08/LBR dated 08.08.2008.

ORDER

Government of India has launched an Insurance Scheme, the Aam Admi Bima Yojana (AABY), a new scheme formulated with the equal participation of State and Central Government for ensuring the social security of rural landless households in the country, to be implemented through Life Insurance Corporation of India Ltd. As per the Government orders read above State Government have issued necessary orders to implement the scheme in the State of Kerala.

2. The benefits available under the scheme are as follows:

I. Insurance benefits

- | | | |
|-------|--|----------------|
| i) | For natural death | -Rs. 30,000/- |
| (ii) | For Accident death | - Rs. 75,000/- |
| (iii) | For permanent total disability
due to accident | - Rs.75,000/- |
| (iv) | Disabilities due to accident
(loss of one eye or one limb) | - Rs. 37,500/- |
| (v) | Loss of two eyes or two
limbs or one eye and one
limb in an accident | - Rs.75,000/- |

II. Scholarship benefit:

Scholarship at the rate of Rs.100/- per month will be given to maximum two children studying between 9th to 12th standard. This scholarship is payable half yearly on 1st July and on 1st January of each year.

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3. Government are now pleased to issue following further orders for the implementation of the Aam Admi Bima Yojana in the State;

- (i) The implementation of Aam Admi Bima Yojana in the State will be in accordance with "Aam Admi Bima Yojana for the Rural Landless Labourers of Kerala Scheme 2008" as annexed to this Government Order.
- (ii) Families having land not exceeding 5 cents and having no members with permanent employment in organised sector will be included as beneficiaries of the Scheme. The Kudumbasree will provide the list of such families to Labour Commissioner, the Nodal Agency of the Scheme. The Labour Commissioner will hand over the list to LIC.
- (iii) The State share of the premium amount (@ Rs.100/- per family) for this year will be granted to Labour Department under a new Head of account after following "New Service Procedure". Funds immediately required will be sanctioned by obtaining an advance from the Contingency fund.
- (iv) From the next financial year onwards the scheme will be included in State Plan of Labour Department. The Labour Commissioner will submit necessary proposals for the purpose.
- (v) A State Level Supervisory Council, consisting of the following members is constituted for reviewing the implementation of the Scheme and to issue necessary guidelines for effective implementation of the Scheme:

The Principal Secretary, Local Self Government Department	- Chairman
The Secretary, Labour and Rehabilitation Department	-Member
The Executive Director, Kudumbasree	- Member
The Director of Panchayat	-Member
The Director of Urban Affairs	-Member
The Labour Commissioner	- Convenor

(By Order of the Governor)
C.K.VISWANATHAN,
Secretary to Government.

To

The Secretary to Government of India,
Ministry of Labour and Employment, Shram Shakti Bhavan,
New Delhi-110 001 (with covering letter)
The Secretary (Financial Sector), Government of India,
Ministry of Finance, Department of Economic Affairs,
Jeevan Deep Building, 3rd Floor, 10, Parliament Street,
New Delhi-110 001(with covering letter)

The Executive Director, LIC, Central Office, Yogakshema,
Jeevan Bima Marg, Mumbai- 400 021. (with covering letter)
The Principal Accountant General (Audit) Kerala, Thiruvananthapuram.
The Accountant General (A&E) Kerala Thiruvananthapuram
(This issues with the concurrence of Finance Department)
The Accountant General (D.B.Cell), Kerala Thiruvananthapuram.
The Principal Secretary, Local Self Government Department
The Finance Department (Vide U.O.No.66921/H&LA1/07/Fin)
The Labour Commissioner, Thiruvananthapuram.
The Executive Director, Kudumbasree
The Director of Panchayats, Thiruvananthapuram
The Director of Urban Affairs, Thiruvananthapuram.
The General Administration (SC) Department.
The Director, Information and Public Relations Department
Stock File/Office Copy.

Forwarded/By order,

Section Officer.

**GOVERNMENT OF KERALA
Labour & Rehabilitation (J) Department**

**AAM ADMI BIMA YOJANA FOR THE RURAL LANDLESS LABOURERS OF KERALA
SCHEME, 2008**

- 1. Short title Commencement and application** - (1) This scheme may be called the Aam Admi Bima Yojana for the Rural Landless Labourers of Kerala Scheme, 2008.
- (2) This Scheme shall come into force on the 24th day of October, 2008.
- (3) The Scheme is intended for the head of rural landless labourer's families or earning member in each family who will be insured. The premium for insurance of the member is borne by both the Central and the State Government contributing equal share.
- 2. Definition** – In this scheme unless the context otherwise requires, -
- (a) “Scheme” means the Aam Admi Bima Yojana for Rural Landless Labourers of Kerala Scheme, 2008.
- (b) “Nodal Agency” means the Labour Commissioner or the agency appointed to administer the scheme by the State Government.
- (c) “Corporation” means the Life Insurance Corporation of India established under section 3 of the Life Insurance Corporation Act, 1956.
- (d) “Member” means a rural labourer who has no land or does not own more than 2.02 Ares (5 cents) of land including the land where his household is situated either in his name or in the name of any of his family members either individually or jointly and that there is no one employed in the organised sector in the family.
- (e) “Insured Member” means the particular landless labourer who been granted the Membership of the Scheme and on whose life an assurance has been or is to be effected.
- (f) “Register of Insured Members” means the Register containing the names of the members covered under AAM ADMI BIMA YOJANA being a landless labourer. The register is to be maintained by the State Government and the Nodal Agency.
- (g) “Effective Date” means the date on which the Scheme is made applicable in the State.
- (h) “Entry Date” means in relation to original members the Effective Date and to new members to be admitted to the Scheme after the Effective Date, the date on which they have been admitted as members of the Scheme and entered in the Register of Insured Members.
- (i) “Annual Renewal Date” in relation to the original members of the scheme the 1st day of April 2009 and the 1st day in which one year has been completed by a member who has been admitted later than the Effective Date.
- (j) “Terminal Date” means in respect of each Insured Member the date on which the

member completes the age of 60 years or when he obtains land, whichever is earlier.

3. Identification of Eligible Group - The State Government through Labour Department, with the interdepartmental co-ordination of Rural Development Department and Local Self Government Department, shall identify the Eligible Group.

4. The Procedure for Identification – (1) The present details of landless labourers and their households are maintained in Kudumbasree (Kerala State Poverty Eradication Mission) under Rural Development Department. This is considered and admitted as the 'Basic data'. From the basic data panchayat-wise grouping be made and the list of those groups will be published in the concerned panchayat for seeking objection with regard to the eligibility of persons in the list. After a prescribed period spent on to seek and collect objections; process those objections and dispose them and finalize the list of beneficiaries of every panchayat.

(2) The services of concerned Assistant Labour Officer can be utilised with regard to the publication of draft list of beneficiaries in panchayats and to collect, process and to furnish report of the objections, if any, to the authority to finalise the list.

(3) The District Labour Officers (General) of the districts are the authority to finalise the list of beneficiaries of the district concerned. It is their bound duty to forward the final list to the Life Insurance Corporation in appropriate time which may not exceed 45 days from the date of publication of the draft list in panchayats.

5. Eligible Criteria - The eligibility criteria for inclusion in the list are as follows:

- (i) The Eligible Group should be a group of at least 25 members;
- (ii) The members should be aged between 18 years and 59 years;
- (iii) The members should be the head of the family of rural landless households or one earning member of the family.

6. Benefits:

(1) Death Benefit - The benefits offered upon natural death of a member prior to terminal date, be the Sum Assured of Rs.30,000/- under assurance or any amount, then in force, shall become payable to the nominee.

(2) On death, due to accident Rs.75,000/-

(3) The following benefits are also provided to members in case of accident, namely:-

- | | |
|--|-------------|
| (a) Permanent Total Disability, due to accident | Rs.75,000/- |
| (b) Loss of two eyes or two limbs, due to accident | Rs.75,000/- |
| (c) Loss of one eye or one limb, due to accident | Rs.37,500/- |

NOTE - (1) "Death/Permanent Total Disability due to accident" shall mean: Death/Disability occurring within 120 days of the happening of bodily injury, resulting solely and directly from accident caused by violent, external and visible means, independently of any of these cause.

(2) Death/Permanent Total Disability due to accident shall not include death/disability:

- a. caused by intentional self-injury, suicide, or attempted suicide, insanity or immorality or whilst the member is under influence of intoxicating liquor, drug or narcotics; or
- b. 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
- c. resulting from member committing any breach of law.

(3) In respect of physically handicapped persons the accident cover would be restricted to death only and the disablement will not be applicable.

7. Scholarship for the Children of the members - Scholarship benefit for the children of the members of Aam Admi Bima Yojana is also provided under the scheme. A scholarship at the rate of Rs.100/- per month will be given to maximum two children studying between 9th to 12th standard. This scholarship is payable half yearly on 1st July and on 1st January of each year.

8. Premium – (1) The premium to be charged under the scheme will be Rs.200/- per annum per member for a cover of Rs.30,000/-. Out of this 50% will be subsidized by the State Government and 50% will be subsidized from the Aam Admi Bima Yojana Social Security Fund (Central Government.)

(2) The premium for subsequent years will be determined according to the ratio of the benefit given.

(3) No additional premium for providing Accident Death and Disability Benefits should be collected from the Master Policy Holder.

9. Register of Insured Members – (1) Nodal Agency shall be required to maintain a Register of names of members of every rural landless household covered under AAM ADMI BIMA YOJANA.

(2) The Life Insurance Corporation reserves the right to verify the register of the members of rural landless households covered under AAM ADMI BIMA YOJANA available with the Nodal Agency at the State/District/Panchayat level.

10. Master Proposal Form – (1) Master Proposal Form along with details of geographical area (Panchayat wise) covered and the number of lives to be covered should be obtained from the Nodal Agency.

(2) The amount of 50% of the premium will be remitted to the designated LIC (P &GS) Unit along with the proposal form.

11. Verification of Age: (1) The Nodal Agency has to satisfy themselves that the member covered under the scheme is in between the age group of 18 and 59 years and that the member belongs to the rural landless household in the district covered under the scheme.

(2) The Nodal Agency shall verify the age of members belonging to rural landless household entered in the published list with the voters list that is maintained in the respective panchayat, where the list is published.

12. Intimation to the beneficiary - After enrolling a landless labourer in the scheme the Nodal Agency have to give an intimation slip to the landless labourer in token of having registered him/her as a beneficiary in the Aam Admi Bima Yogna by an officer entrusted by the Nodal

Agency.

13. Disbursement of Benefits - The procedure for getting benefits is, --

(a) At the time of death of the insured, his/her spouse, or in the case of accident the labourer himself has to submit his/her application in the prescribed form to the officer authorized by the Nodal Agency for getting the insurance benefit. On receipt of the duly filled application form he will make necessary verification and scrutiny of the same and forward it with his recommendation for payment to the Life Insurance Corporation.

(b) As far as the scholarship is concerned the insured person has to submit his application for getting scholarship to his children duly countersigned by the head of the educational institution in which the children are studying to the authorized officer. The officer later on will forward it to the Corporation for the speedy settlement of the claim.

14. General – (1) Insurance coverage to the rural landless households identified by the Nodal Agency shall be provided under the Aam Admi Bima Yojana;

(2) The Aam Admi Bima Yojana will normally be sponsored by State Government and Central Government.

15. Conclusion - Since the scheme is a continuous one the landless labourers those become eligible in a subsequent date after the initial date of implementation need to contact the authorized officer of the concerned district for getting them enrolled in the scheme.

AAM ADMI BIMA YOJANA FOR THE RURAL LANDLESS LABOURERS OF KERALA , 2008

Inward No. Date:

Master Proposal for Group Insurance Scheme under AAM ADMI BIMA YOJANA, 2008

1. Name of the Proposer & Address: (Nodal Agency)	Government of Kerala
2. Particulars of Nodal Agency	Labour Commissioner, IVth Floor, Housing Board Building, Santhi Nagar, Thiruvananthapuram.
3. Scheme to be described as	AAM ADMI BIMA YOJANA for the Rural Landless Labourers of Kerala, 2008
4. Date of Commencement of the Scheme	24 th day of October, 2008
5. Eligibility for membership of the Scheme	All landless labourers aged between 18 & 59 years
6. Participation	All eligible landless labourers to be covered. Membership is compulsory for new landless labourers if found otherwise eligible.
7. No. of Members proposed to be covered
8. Date of cessation of risk if any	Date on which the member completes the age of 60 years.
9. Benefits required on the death/ disability of an eligible Members	1. On Normal Death: Rs.30,000/- 2. On Death due to accident: Rs.75,000/- 3. On Permanent Total Disability due to Accident:Rs.75,000/- 4. On Permanent Partial Disability due to accident: Rs.37,500/-
10. Amount of contribution payable by the Nodal Agency for S.A. in (8) above per member insured.	Rs.100/- By the State Government Rs.100/- from the AAM ADMI BIMA YOJANA Social Security Fund.
11. Mode of payment of contribution	Yearly
12. Have you understood fully the terms and conditions of the scheme you propose to introduce for the benefit of the members	Yes/No

“DECLARATION”

We request the Life Insurance Corporation of India to issue a Master Policy on the basis of the information furnished by us and such further information which the Corporation may require us to give for the purpose under one year renewable term assurance and to effect the necessary assurance hereunder in accordance with the provisions of the Rules of the said Scheme, certified true copy of which is attached hereto.

It is hereby declared that we undertake and bind ourselves to furnish to the Corporation full particulars as may be necessary of all statements, declarations by the eligible employees reports and certificates in respect of every person on whose life the assurance or assurances are to be effected under the Master Policy in the form and manner required by the Corporation. We further agree to call for and maintain record of nomination of the employees/members covered under the scheme. We further agree that this Proposal together with the particulars, statements and declarations by the eligible employees, employer or ourselves shall form the basis of the Master Policy. We also agree that the assurances proposed under the Scheme shall not be binding on the Corporation until they are accepted by the Corporation in writing and the amount of premium due thereunder and demanded by the Corporation shall have been duly paid.

We confirm the accuracy of the above particulars and agree that the Master Policy to be issued consequent upon this proposal shall be issued only on the basis that any statements made or to be made to the Corporation and to the Corporation's medical examiner in respect of eligible employees intended to be assured thereunder shall be true and correct in every particular and we further agree that mis-statement or untrue averment on the basis of which the assurances have been effected on the life of any member shall render voidable the particular assurance or assurances in respect of which the mis-statement or untrue averment by whomsoever has been made.

I,....., certify that I have read and understood the contents of the above terms,. I hereby declare that the contents of the term and documents have been fully explained to me and I have clearly understood the significance of the contract before affixing my signature on behalf of the members.

(Authorised Signatory)
For and on behalf of the Nodal Agency

Insurance Act 1938 under Section 41:

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Provided that accepting by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of rebate of premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfied the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.
2. Any person making default in complying with the provisions of this section shall be punished with fine which may extend to five hundred rupees.

A summary of Section 45 of Insurance Act, 1938:

No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee or friend of the insured or in any other document leading to the issue of the policy was inaccurate or false unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provide that nothing in this section shall prevent the insurer from calling the proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in Question merely because the terms of the policy are and justified on subsequent proof that the age of the life assured was in correctly stated in the proposal.

Dated at:..... on

LIFE INSURANCE CORPORATION OF INDIA
AAM ADMI BIMA YOJANA FOR THE RURAL LANDLESS LABOURERS OF KERALA, 2008
CLAIM FORM

PART A: (To be completed by the beneficiary)

- 1) Name and Address of the deceased Member :

- 2) Name and Address of Nodal Agency :

- 3) Membership No. :

- 4) Date of Entry into the scheme :

- 5) Name of Father/Husband :

- 6) (a) Date of death (b) Age at the time of death

- 7) (a) Place of death (b) Cause of death

- 8) Name of Spouse/Successor :

- 9) Full address of Spouse/Successor :

- 10) Relationship with member :

- 11) Name and Address of Bank and S.B. A/c. No. :

I hereby declare that the answer to all the above questions are true in every respect.

(Signature of beneficiary)

Witness : (Signature)

Name :

Place:

Address:

Date:

PART B: (To be completed by the Nodal Agency)

Certified that the replies to the above questions are correct in every respect. It is also certified that the deceased was a resident of the district/Panchayat of , aged between 18 and 59 years of age a member of AAM ADMI BIMA YOJANA Certified that the beneficiary's particulars are verified.

SEAL

Signature of Authorised Signatory of
the Nodal Agency/Master Policy Holder

PART C:

DISCHARGE RECEIPT

We.....
..... hereby acknowledge receipt from Life Insurance Corporation of India a sum of
Rs.....(Rupees) in full and final satisfaction and discharge of
all our claims under the above master policy on the life of
member.....

Dated at..... this..... day of.....200....

Revenue Stamp

SEAL

Signature of Authorised Official of the
Nodal Agency/Master Policy Holder

PART D:

Please send the claim amount by cheque to the credit of Savings
Bank A/c.No.....(held by the beneficiary)
with..... (Name and address of the Bank)

SEAL

Signature of Authorised Official of the
Nodal Agency/Master Policy Holder