

Bihar State Journalist Insurance Scheme, 2014

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India

Bihar State Journalist Insurance Scheme, 2014

Rule BIHAR-STATE-JOURNALIST-INSURANCE-SCHEME-2014 of 2014

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Bihar State Journalist Insurance Scheme, 2014 Published vide Notification No. Press (Section) 212/2014-324-IPRD, dated 26.05.2014 Last Updated 10th February, 2020 No. Press (Section) 212/2014-324-IPRD. - In exercise of powers conferred by the proviso to articles 162 of the constitutions of India, the Government of Bihar makes hereby "Bihar State Journalist Insurance Scheme, 2014" to provide, financial benefit and other facilities, under group mediclaim and personal accident insurance scheme to the working media representative of the State of Bihar and to regulate the terms and conditions, of its registration and related to its financial contribution.

1. Short Names, Extension, Commencement.

- (i) These Rules may be called as "Bihar State Journalist Insurance Scheme, 2014". (ii) Its extension would be entire state of Bihar. (iii) It will come into force at once. (iv) These rules will be applicable on all those media representatives, who reside in Bihar, and his place of working is Bihar and place of working / posting is at the place, mentioned in the application. In terms of those media representatives who belong to any Newspapers/ Magazines/ News Agencies / Electronic Media / News Media, which publish at least 50% news or comments on news. In terms of Independent Journalists, Press accreditation cardholder (Valid at the time of filling of the application form related to insurance issued by IPRD), it will be applicable.

2. Definition.

- In these rules, unless the context otherwise requires- (i) "Government" means " Information and Public Relations Department" Government of Bihar, Patna (ii) "Principal Secretary/ Secretary" means- " Principal Secretary/ Secretary, Information and Public Relations Department, Government of Bihar, Patna. (iii) "Director" means "Director, Information and Public Relations Department, Government of Bihar, Patna. (iv) "Journalist" means "media representative, who represents any non government print media/ electronic media / news media". (v) "Group" means

policyholder media representative along with his /her spouse + two dependent children from the date of effectiveness of Insurance scheme.(vi)"Insurance" means such contract, which is for the health care treatment expenses to the insured in group, for a prescribed period, and to provide, due benefit to them in case of death in personal accident or permanent handicapped ness / disability.(vii)"Print Media" means Newspaper/ Magazine of "Periodical Publication" in which public news or comments on public news, is included.(viii)"Electronic Media" means "Periodical Media Organizations" which telecast News/ Bulletin and follows the instructions of Information and publication Ministry, Government of India.(ix)"News Media" means Publishers / circulators of News and comments in which News paper, wire services / Non wire services, news agency, news feature agency, electronic media agency, news portal are included.(x)"Editor" means the person who is, declared editor of news paper under Press and Books Registration Act 1867.(xi)"Employer" means the post holder, which has got right the power of employment in the organization.(xii)"Bureau Chief" means the person, who has been declared as Bureau Chief of that organization under the prescribed rule and procedure.

3.

The applicant media representative will be covered up to Rs. 5 (five) lacs through personal accident insurance under this scheme in addition to this the facilities of medical expenses up to Rs. 5 (five) lacs would be provided to all their dependents who are insured through group mediclaim under this scheme.

4.

The Period of Insurance- The terms of "Bihar State Journalist Insurance Scheme, 2014" would be for one year. Media representative have to complete all the paraphernalia of the renewal for the next year, prior to lapse of the period of insurance.

5.

According to the terms and conditions, of proposed insurance scheme, every year, after obtaining quotation from government undertaking public sector Insurance Companies, the Premium of Insurance would be decided by Secretaries / Principal Secretaries, Information and Public Relations Department, Government of Bihar, Patna on the basis of negotiations with the lowest bidder.

6.

On the basis of lowest rate, in quotation, M.O.U will be signed with lowest bidder insurance company, in this procedure Principal Secretary/ Secretary, Information and Public Relations Department, Government of Bihar, Patna on behalf of the department and an authorized officer on behalf of the Insurance Company, found fit on the basis of lowest rate, in quotation will sign the M.O.U.

7.

Effectiveness of Insurance- Insurance will be effective from the date of transfer of total Insurance amount including the share amount of applicant Media representative in the account of insurance company by the Department.

8.

It will be necessary for Media Representative, to deposit 20% share of the annual premium, as determined for the insurance by contracted insurance company for the sum insurance up to Rs. 5 lacs, through banker's cheque/ cheque / demand draft in favour of account of designation Director Information and Public Relations Department, Government of Bihar, Patna in the bank as directed, up to the notified date. As against the determined annual premium amount 80% share will be deposited by Information and Public Relations Department, Government of Bihar, Patna.

9.

A saving account in the nationalized bank will be opened in the name of designation Director, Information and Public Relations Department, Government of Bihar, Patna for the deposit and payment of amount obtained and for deposition of all amount of premium.

10.

Payment of said deposited amount, will be made to the contracted Insurance Company through bankers cheque / cheque/ Demand Draft by Director, Information and Public Relations Department, Government of Bihar, Patna .

11.

It will be obligatory for applicant media representative to give details of dependents (spouse + two children) for reimbursement of medical expenses and full details of their nominee with declaration to get claim.

12.

It is obligatory for media representative to intimate of an accident or treatment to the district office of Insurance Company along with Information and Public Relations Department, Government of Bihar, Patna immediately within a maximum period of seven days.

13.

The terms and conditions of "Bihar State Journalist Insurance Scheme, 2014" will be regulated, according to the set standard, on the basis of M.O.U signed by Principal Secretary/ Secretary/

Director, IPRD on behalf of Government of Bihar and contracted Insurance Company.

14.

The treatment of Insurant in the hospitals tied up with the contracted insurance company only will be covered under cashless facility after the estimation of T.P.A (third party administrator) and the expenses against treatments availed in non tied up hospitals with contracted insurance company will be reimbursed after the estimation of T.P.A (third party administrator). All transactions concerning above mentioned will be intimated immediately to the Department by the insurance company.

15. Terms and condition for the eligibility of insurance.

- (i) "Bihar State Journalist Insurance Scheme, 2014" will be implemented for the media representative of the state of Bihar in the form of group insurance. Spouse and two dependent children of media representative will be included in this Insurance Scheme. Age related to eligibility will be 23, in case of son and will be covered up to 25 years if son is studying in any bonafide institutions, and daughter will be covered until marriage.(ii)Declared / undeclared disease will be under the coverage of insurance, under this insurance scheme, and there will not any condition regarding waiting period.(iii)This insurance will be valid for a period of one year. There will be provision for renewal, every year, too.(iv)Maternity related cases will not be covered under mediclaim policy of this insurance scheme.(v)It will be obligatory to provide "cashless facility" to insurant during the treatment, under the rule-14 of this notification.(vi)The sum assured will be up to Rs. 5 (five) lacs for the policy of group mediclaim, which will be on floating basis and up to Rs. five lacs in case of personal accident, in this insurance scheme.(vii)The age limit will be 21-70 years for the media representative, to be insured.(viii)The minimum educational qualification for the insurance of media representative will be matriculation or its equivalent.(ix)The copy of appointment letter/ affiliation letter issued by editor/ bureau chief in favour of applicant media representative of being salaried, full time/ part time representative will be enclosed with application form.(x)Five stamp size photo and certified copy of birth certificate (which will be counter signed by editor/ resident editor / employer/ Bureau Chief) will be enclosed with application form by applicant media representative.(xi)Photocopy of registration number of the institution will be enclosed with the applications form.(xii)If applicant media representative comes under coverage of any other insurance scheme or mediclaim policy, the declaration will be enclosed with the application form.(xiii)The certificate of work experience of minimum 5 (five) years of journalism will be given by editor / resident editor/ employer/ Bureau Chief for media representative, to be insured.(xiv)In case of Independent Journalist The photocopy of Press Accreditation Card issued by Information and Public Relations Department, Government of Bihar will be enclosed with the time of application.(xv)Crossed / cancelled Blank cheque (for the information of ECS facility, MICR and IFSC code) of the concerned bank account mentioned in the application form by applicant Media Representative under his/ her signature will be enclosed with the application form.(xvi)The receipt of deposition of contribution amount related to insurance will be enclosed by applicant media representative along with application form.(xvii)Complete details, if media representative is culprit/ accused in any criminal / civil matter, and if not, an affidavit will be enclosed with the application

form.(xviii)Complete details regarding dependents of the applicant media representative will be enclosed along with application form.(xix)Applicant media representative will have to submit declaration of nominee with their complete details.(xx)It will be obligatory to intimate, immediately to IPRD and insurance company, by editor / resident editor/ employer/ Bureau Chief which recommend the application, if media representative quit the institution / firm.(xxi)Audited circulation number (circulation certificate issued by I&B Ministry, Government of India) will be enclosed along with application form.(xxii)Registration number under the rules of company registration act will be enclosed by news agency.(xxiii)RNI certificate regarding circulation of daily/ weekly news paper, published out side the state.(xxiv)Circulation number must be one lakh or its above in case of publication of daily newspaper, outside the Bihar and minimum ten thousand in case of inside the state, certified by R.N.I.(xxv)There should be a certificate of minimum 10(ten) paid daily news paper clients with circulation number or more than 25 (twenty five) thousand in case of feature / news agency.(xxvi)In case of media representative, affiliated with private news channel, its telecast must be in minimum 20 districts of the state.(xxvii)The payment of the fixed amount of the premium, under "Bihar State Journalist Insurance Scheme, 2014" will be borne out in 80:20 ratios by government of Bihar and applicant media representative respectively.

16. Standard operating procedure, relating to insurance.

- (i) An application along with requisite enclosures in prescribed Performa (Appendix A&B) will be submitted to Director, Information and Public Relations Department, Government of Bihar, Patna through their respective District Public Relation Officers, by media representative willing to be insured.(ii)During the course of application, at first the process of on line filling of application form will be followed on the website of IPRD- "www.prdbihar.gov.in", after which an ID code will be generated. .(iii)The Proforma may be downloaded as a hard copy by applicant journalist, after entry of required column, which will be submitted to respective District Public Relation Officers.(iv)A hard copy and dully filled Performa as per prescribed procedure the respective District Public Relation Officers will forward all the applications with their recommendations to the Journalist Insurance Scheme Cell working under Press Section at state headquarter level of Information and public Relations Department, Government of Bihar, Patna within five days of its receipt.(v)"Journalist Insurance Cell" will be constituted in Press Section at State Headquarter level under Information and public Relations Department, Government of Bihar, Patna. It will be monitored by officer in charge (Press).(vi)An assistant (Ministerial Staff) will be posted in this cell. One data entry operator also will be exclusively posted for Journalist Insurance Scheme work.(vii)A specific software will be developed for the standard operation of "Bihar State Journalist Insurance Scheme, 2014" procedure, in which all relevant terms & conditions, related to eligibility to this insurance scheme will be included along with application form.(viii)District Public Relation Officer will receive this application form in three copies, of which two copies will be made available, collectively to state headquarter, and one copy will be kept under his safe custody.(ix)A cash book will be maintained by cashier in Information and public Relations Department, Government of Bihar, Patna, in which transaction related to "Bihar State Journalist Insurance Scheme, 2014" will be entered.(x)This account will be audited every year by Finance (Audit) Department.

17.

The relevance of present Bihar State Journalist welfare fund 2010 will be elapsed automatically after the commencement of "Bihar State Journalist Insurance Scheme, 2014" and the accumulated fund will be utilized for the payment as a state share for the insurance of media representative. "Bihar Journalists Welfare Fund" will be substituted as "Bihar State Journalist Insurance Scheme, 2014" in the budgetary head of Bihar state Journalist welfare fund"- Major head 2220 Information and Publication sub major head 60-other minor head 001 direction and administrative sub head 0001.

18.

"Bihar State Journalist Welfare Fund-2010" will be elapsed immediately just after notification of "Bihar State Journalist Insurance Scheme, 2014".

19.

Claim- In case of death of policy holder in accident, his/ her nominee member and in case of permanently handicap, to insurant, himself/ herself will be required to deposit the following documents in time, as directed.

20.

Required amendment will be made in this insurance scheme, time to time by Information and public Relations Department, Government of Bihar, Patna.