

# **Savings-Cum-Insurance Scheme for the Teachers and Employees of State of Aided High and Higher Secondary Schools in Uttar Pradesh**

UTTAR PRADESH

India

## **Savings-Cum-Insurance Scheme for the Teachers and Employees of State of Aided High and Higher Secondary Schools in Uttar Pradesh**

### **Rule**

### **SAVINGS-CUM-INSURANCE-SCHEME-FOR-THE-TEACHERS-AND-EMPLOYEES-OF-STATE-OF-AIDED-HIGH-AND-HIGHER-SECONDARY-SCHOOLS-IN-UTTAR-PRADESH-1974**

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Savings-Cum-Insurance Scheme for the Teachers and Employees of State of Aided High and Higher Secondary Schools in Uttar Pradesh  
Procedure for Statement of Claim

#### **1.**

A claim will arise when the insured member dies while in service, reaches normal retirement age of 60 years or when the services of the member ceases otherwise, say on resignation or termination. In the event of death of a member while in service the sum assured under One Year Renewable Group Term Assurance Plan together with the accumulated amount under the Deposit Administration Plan will become payable. In the event of retirement from service, or cessation of service only the benefit under the Deposit Administration Plan will be payable and no benefit is available under One Year Renewable Group Term Assurance Plan.

#### **2.**

When a claim is reported, the State Government has to ensure that the person concerned was a member of the Scheme. It may be mentioned the employees who are employed on purely temporary basis for a specified period only are not eligible for the membership of the scheme and if a claim is wrongly exported in respect of such member no benefit will be payable.

### 3.

In the event of death of a member the claim under One Year Renewable Group Term Assurance Plan will be admissible only if the member was in service as on the date of death. If the death of member has occurred after cessation of his service no benefits will be available under the One Year Renewal Group Term Assurance Plan. In case of death claims, satisfactory proof of death, such as, Certificate of Death from the Municipality or Local Authorities, extract from the Death Register or such other proof of death which may be accepted to the State Government for settlement of other dues, like Provident Fund/Pension, should be called for.

### 4.

In the case of death claims, the sum assured payable under the One Year Renewable Group Term Assurance Plan will be determined having regard to the designation of the member as on the date of death. The sum assured will be Rs. 7,500/- in the case of member designated Principals or Head Masters of the State Aided High Schools and Higher Secondary Schools in Uttar Pradesh and it will be Rs. 5,000/- in the case of other members.

### 5.

The benefits payable under the Deposit Administration Plan will be determined having regard to the number of contributions paid under Deposit Administration Plan in respect of the memos, reckoned from the entry date to the date of death normal retirement age or cessation of service, as the case may be. In respect, of members who are admitted to the scheme on the commencement date (i.e., 1st March, 1974) the first contribution would have been paid as on 1st March, 1974 itself. For subsequent entrants, the first contribution would be due on the 1st of the month following the entry date into the Scheme. The due date of such contribution before the claim has occurred would be the first of the month, preceding the date of occurrence of the claim event. If the event has occurred on the 1st of a month, the contribution then due would also be payable. The accumulated value of contributions under the Deposit Administration Plan includes interest up to the end of the month in which the claim has occurred and accordingly, the claim will be due for settlement only on the 1st of the month following the date of death, retirement or cessation of service, as the case may be.

### 6.

On a member reaching normal retirement age or in case of cessation of his service, the Rules of the Scheme guaranteed atleast return of contributions at the rate of Rs. 5,00 per month to the member. In case of member whose membership would terminate before monthly contributions are paid on their behalf, benefits payable under the scheme would be higher than the accumulated value of contributions at the rate of Rs. 3.66 per month of the Deposit Administration Plan, with interest. At the end of each policy-year, the excess of the benefits thus paid over the accumulations, would be ascertained and appropriation would be made into the Deposit Administration Plan out of the State Government's share of profits as would be determined for the policy-year.

**7.**

It may be mentioned that in the case of death, the benefit payable under the Deposit Administration Plan will be only the accumulated value of contributions at the rate of Rs. 3.66 per month. Of course in case of death, the sum assured under the One Year Renewable Group Term Assurance Plan will also be payable.

**8.**

The Life Insurance Corporation will not enter into any correspondence with individual members or their beneficiaries regarding chums under the Scheme.

**9.**

As soon as a claim arises under the Scheme a claim form as per Annexure in triplicate shall be filled by the claimant/beneficiary. The forms shall be submitted by the claimant/beneficiary to the Head Master./Principal under whom the member was working.

**10.**

In case of claims arising out of death of member the beneficiary shall also send along with the claim form the following : (a) Death Certificate in original (with two copies). (b) Nomination if already filed by the deceased member (with two - copies)

**11.**

The Head Master/Principal as the case may be, shall verify the claim particulars, scrutinise the death certificate and the nomination and shall after certification as per the claim form send two copies of each document to the District Inspector of Schools of his district.

**12.**

The District Inspector of Schools shall scrutinise the papers and after verifying the details from the original records available with the, shall certify the papers as per the claim form and shall send the original nomination and the original death certificate along with the claim form to the Directorate of Education, Allahabad.

**13.**

The District Inspector of Schools shall each month prepare a consolidated list of claims reported to him all over the district after entering them in the Monthly Register of claims, as per Annexure II shall send the same to the LIC of India in triplicate. The District inspector of Schools shall also fill up the discharge as pointed on the claim Register. Even if no claims are reported in a month the

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claim register has to be sent to the LIC and the Directorate of Allahabad showing nil claims.

**14.**

For expeditious settlement of claims the District Judge of Schools may prepare this register even before obtaining the claim forms from the claimant/beneficiary on the basis of the information given to him by his administrative machinery in the district.

**15.**

The life Insurance Corporation on receipt of the said Monthly Claim Register shall calculate the benefit available to claimants/ beneficiaries and after filling up the details as shown in the said register shall forward the cheques for the consolidated amount to the District Inspector of Schools. The LIC shall send one copy of the said register to the Directorate of Education, Allahabad and one copy with the consolidated cheques to the District Inspector of Schools.

**16.**

The District Inspector of Schools after receiving the consolidated Monthly cheques for claims and the Monthly Claims Register's copy shall file the Register's copy for this office record and after tallying the same with individual claim forms, shall issue cheques to the claimants/ beneficiaries.

**17.**

The District Inspector of Schools shall indicate the date of final settlement of claims to the claimants/beneficiaries in the remarks column of the Monthly Register of Claims at the time of issue of claims cheques to the members/beneficiaries. :

**18.**

The Directorate of Education shall open the file of settlement of other retrial/death benefits from the claim form received from the District Inspector of Schools. This shall obviate the possibilities of duplicate payment of claims. In case the Directorate discovers payment of claim in duplicate, the LIC of India shall be informed immediately and procedure for recovery shall be initiated.

**19.**

The LIC of India shall also scrutinise the Monthly claims Register of the past months to obviate possibilities of duplicate payment of claims.