

Group Personal Accident Insurance Scheme For Coir Workers

Details (Group Personal Accident Insurance Scheme For Coir Workers)

A group insurance scheme by MoMSME for coir workers. The scheme provides insurance cover against accidental death and permanent disability of the insured member. The Scheme will provide succor to the legal heir of coir worker who meet with accidental death and compensation to coir workers who sustain permanent total disability or permanent partial disability.

Objectives (Group Personal Accident Insurance Scheme For Coir Workers)

- A group insurance scheme by MoMSME for coir workers.
- The scheme provides insurance cover against accidental death and permanent disability of the insured member.
- ■ The coir processing activities such as extraction of fibre, spinning of coir yarn and manufacture of coir rope, finished products involve drudgery, strain and hardships.
- ■ The workers engaged in processing of coir with the aid of machineries and equipments are prone to minor or major accidents at work site and elsewhere.
- The Scheme will provide succor to the legal heir of coir worker who meet with accidental death and compensation to coir workers who sustain permanent total disability or permanent partial disability.

Important Features (Group Personal Accident Insurance Scheme For Coir Workers)

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- ■ The workers engaged in processing of coir with the aid of machineries and equipments are prone to minor or major accidents at work site and elsewhere.
- The Scheme will provide succor to the legal heir of coir worker who meet with accidental death and compensation to coir workers who sustain permanent total disability or permanent partial disability.

Benefits (Group Personal Accident Insurance Scheme For Coir Workers)

- For death due to accident – Rs.50,000.
- For permanent total disability (loss of two eyes or two limbs, loss of one eye and one limb) – Rs.50,000.
- For permanent partial disability (loss of one eye or one limb) – Rs.25,000.

Eligibility (Group Personal Accident Insurance Scheme For Coir Workers)

- The applicant must be EITHER a disabled coir worker OR nominee of the disabled/deceased coir worker.
- If the applicant is a disabled coir worker, he/she should be at least 14 years in age.
- If the applicant is a disabled coir worker, the percentage of disability should be at least 40%.

Application Process (Group Personal Accident Insurance Scheme For Coir Workers)

- Submission of Claim - To apply for a claim under the insurance scheme, follow the procedure specified below: Immediate written notice of claim should be given to the Insurance company through Coir Board along with the particulars.
- In case of death, notice should be given before interment/cremation within one month from the death.

- In case of loss of sight or amputation of limbs, claim notice should be provided within one month from the loss of sight or loss of a limb.
- In the case of permanent total or partial disablement and temporary total disablement claims, the insured persons are required to obtain a claim form along with the Doctor's certificate, medical bills, diagnostic reports, like x-rays, etc.
- to prove the extent of accidental injuries occurred.
- ■ In case of any interpretation required from the insurance company, the underwriting office should ensure the insured is examined by a surgeon or Physician on the Company's panel and settlement of such claims will be processed based on that report submitted.
- ■ The specified capital sum insured is payable only in the event of death occurs by accident, i.e.
- within 12 months from the date of occurrence of the event but not necessarily instantaneous death in such case the incident should be investigated appropriately or verified as to the proximate cause of death.
- ■ This time limit of 12 months is enforced to prevent belated claims as per the policy and for which renewal had been refused for several years earlier.
- It has to be ensured that the accident must occur during the operational period of the policy.
- In case of fatal claims, the nominee of the insured's person or legal heir should be asked to submit the post-mortem report and the original copy of the death certificate to the insurance company.
- ■ The concerned person should make sure that death had occurred solely due to the accident.
- Also, the concerned officials should satisfy with the identity of the nominee.
- The legal heirs will have to furnish evidence of their titles such as probate, succession certificate, or letters of administration.

Documents Required (Group Personal Accident Insurance Scheme For Coir Workers)

- In case of Accidental Death: Copy of Death certificate of the deceased person Copy of police report or FIR. Copy of Post-Mortem report if required Copy of certificate issued by the Coir society
 - unit
 - establishment
- nominated an officer of coir board. ■ In the case of Permanent Total Disability (PTD): Copy of Police report or FIR. Copy of disability certificate from a registered medical practitioner. Copy of certificate issued by the Coir society
 - unit
 - establishment
- nominated an officer of coir board. ■ In the case of Permanent Partial Disability (PPD): Copy of Police report or FIR. Copy of disability certificate from a registered medical practitioner. Copy of certificate issued by the Coir society
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Document generated on 2025-11-15.