

Group Personal Accident Insurance Scheme For Coir WorkersAre you sure you want to sign out?CancelSign OutEngEnglish/ààà,ààSign InBackDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Micro, Small and Medium EnterprisesGroup Personal Accident Insurance Scheme For Coir WorkersFinancial AssistanceInsurancePerson With DisabilityDetailsA group insurance scheme by MoMSME for coir workers. The scheme provides insurance cover against accidental death and permanent disability of the insured member.ï»¿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. ï»¿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. BenefitsFor death due to accident â Rs.50,000.For permanent total disability (loss of two eyes or two limbs, loss of one eye and one limb) â Rs.50,000.For permanent partial disability (loss of one eye or one limb) â Rs.25,000.EligibilityThe 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%.ExclusionsNAApplication ProcessOfflineSubmission 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 internment/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 Doctorâs certificate, medical bills, diagnostic reports, like x-rays, etc. to prove the extent of accidental injuries occurred.ï»¿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 Companyâs panel and settlement of such claims will be processed based on that report submitted.ï»¿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.ï»¿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 insuredâ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.ï»¿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 RequiredIn case of Accidental Death:Copy of Death certificate of the deceased personCopy of police report or FIR.Copy of Post-Mortem report if requiredCopy of certificate issued by the Coir society, unit, establishment, nominated an officer of coir board.ï»¿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.ï»¿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, unit, establishment, nominated an officer of coir board.ï»¿Frequently Asked QuestionsWhat defines âpermanent disabilityâ as per this scheme?For the purpose of this scheme, âpermanent total disabilityâ means loss of two eyes or two limbs, loss of one eye and one limb.What is the maximum financial assistance provided for death due to accident?A financial assistance of Rs.50,000 is provided for death occurring from accident.Are there any benefits for the children of the applicant?As of now, there is no provision for providing benefits to the children of the applicant.Are there any benefits specific to women in this scheme?Not at the moment but considering the welfare of the women, the coir board will include the additional facilitates such as death and disablement arising out of and traceable to sterilization and consequent complications arising out of pregnancy, childbirth, caesarean hysterectomy, removal of the breast as well as murder and rape etc.I am a 45 year old khadi weaver. I seek to know if I am too old to apply for the scheme?There is no upper age limit in this scheme. You are therefore eligible to apply.Do I need to be from a particular state in order to be eligible for this scheme?The scheme is equally applicable to citizens across all the states of India.Are there any exclusions to this scheme?The insurance cover will not be applicable under the following cases: Normal or natural death. Death due to any disease. Death not traceable to or linked to any accident. Self â injury, suicide or attempted suicide. Performing any crime of law with criminal intent. Venereal disease or insanity. Impact of alcoholic drinks or drugs. War and allied perils Nuclear explosion.Sources And ReferencesGuidelinesOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Micro, Small and Medium EnterprisesGroup Personal Accident Insurance Scheme For Coir WorkersFinancial AssistanceInsurancePerson With DisabilityDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsA group insurance scheme by MoMSME for coir workers. The scheme provides insurance cover against accidental death and permanent disability of the insured member.ï»¿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. ï»¿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. OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibilityStatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1