

GOVERNMENT OF RAJASTHAN
STATE INSURANCE & PROVIDENT FUND DEPARTMENT
(GENERAL INSURANCE FUND)

'D' BLOCK, IInd FLOOR, VITTA BHAWAN, JANPATH, JAIPUR. Phone: 2740292..

GROUP PERSONAL ACCIDENT POLICY
(HOME GUARDS, H.Q., JAIPUR)
POLICY No. GIF/81/GPA/H.G./2020-21/10



WHEREAS the Insured named in the Schedule hereto (hereinafter called the insured) has made and/or caused to be made to the State Insurance & P.F. Department (General Insurance Fund), Jaipur (hereinafter called the General Insurance Fund) proposals and/or declaration dated as stated in the Schedule hereto which together with any statements and warranties contained therein shall be the basis of this contract and is/are deemed to be incorporated herein, for the insurance hereinafter set forth in respect of persons detailed in the Schedule of insured Persons (hereinafter called the Insured Persons).

NOW THIS POLICY WITNESSETH that subject to and in consideration of the payment made or agreed to pay to the General Insurance Fund the premium for the period stated in the Schedule or for any further period for which the General Insurance Fund may accept payment for the renewal of this policy and Subject to the terms, provisions, exceptions and conditions General Insurance Fund shall pay to the INSURED to the extent and in the manner hereinafter provided that if any of the Insured persons shall :-

1. Sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means, the sum hereinafter forth in respect of any of the Insured Persons specified in the Schedule.

1. Death	100 %
2. Loss of limbs, 2 eyes or 1 limb and 1 eye.	100 %
3. Loss of 1 limb or 1 eye.	50 %
4. Permanent total disablement from injuries other than the named above.	100 %

The above mentioned compensation is world wide and is payable in the event of :

1. Accidental Death or injury whilst travelling by car, Boat, Train or any other mode of conveyance or whilst flying as a bonafide passenger in any Aircraft operating over regular Scheduled routes by any Airline chartered flying by regular Airline is also covered.
2. Accidental Death or injury on account of small game, shooting, fishing, golf, tennis, squash, badminton, cricket, atheletics, horse riding and sailing. Accidental Death or injury arising out of membership of a Rifle club or due to animals is also covered.
3. Accidental Death or injury on account of :
 1. Drowning.
 2. Snake bite.
 3. Dog bite.
 4. Food poisoning.
 5. Accidental Fire.
 6. Motor Cycling or Scooter Riding whether as Driver or as a Pillion Passenger.
4. Accidental Death or injury on account of :
 1. Riot and Strike.
 2. Murders.

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5. Accidental Death or injury on account of :
 1. Encounter with Decoits, Rebels, Criminals and Anti Social elements.
 2. Violence while facing mob fury.
 3. Shoot out and chasing criminals.
 4. Death on account of Terrorist activities.

Warranty :

1. Warranted that the benefits of the within mentioned policy shall be applicable only to bonafied Homeguard of Rajasthan.
2. Warranted that the within mentioned policy risks covers for Home Guard (category No.4) are covered only for duty day (24 hours).

EXCEPTIONS

PROVIDED ALWAYS THAT:

The General Insurance Fund shall not be liable under this policy for :

1. Compensation under more than one of the foregoing sub-clauses in respect of the same period of disablement of the Insured Person.
2. Any other payment to the same person after a claim under one of the Sub-clauses 1(1), (2), (3) or (4) has been admitted and become payable.
3. Any payment in case of more than one claim in respect of such Insured Person under the policy during any one period of insurance by which the maximum liability of the General Insurance Fund specified in the Schedule applicable to such Insured Person exceed the sum payable under sub-Clause(a) of this policy to such Insured Person.
4. Payment of compensation in respect of Death, injury or Disablement of the Insured Person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxication liquor or drugs or any such substances whether directly or indirectly caused by or contributed to by it, (c) whilst engaging in Aviation or Ballooning, or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger(fare paying or otherwise) in any duly licensed standard type of aircraft any where in the world, (d) directly or indirectly caused by Venereal diseases or insanity, (e) arising or resulting from the Insured Person committing any breach of law with Criminal intent . ('Standard type of Aircraft' means any aircraft duly licensed to carry passengers(for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multi engine.)
5. Payment of compensation in respect of death, injury or Disablement of the Insured Person due to or arising out of or directly or indirectly connected with or traceable to War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil war, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped power.
6. Payment of compensation in respect of death of, or bodily injury or any disease or illness to the insured Person:
 - a) Directly or indirectly caused by or contributed to by or arising from and ionising radiations or contamination by radioactivity any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
 - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapons materials. Provided also that the due observance and fulfilment of the terms and conditions of this policy(conditions and endorsements hereon are to be read as part of this policy) shall so far as they relate to anything to be done or not to be done by the Insured and/or Insured Person be a condition precedent to any liability of the General Insurance Fund under this policy.



7. Pregnancy Exclusion Clause:

The Insurance under this policy shall not extend to cover death or disablement resulting directly or indirectly caused by, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

CONDITIONS

1. Upon the happening of any event which may give rise to a claim under this policy, written notice with all particulars must be given to the Fund immediately. In the event of loss of sight or amputation of limbs written notice thereof must also be given within 6 months after such loss of sight or amputation. No claim will be entertained after 12 months of the event.
2. Satisfactory proof to the Fund shall be furnished of all matters upon which a claim is based. Any medical or other agent of the Fund shall be allowed to examine the insured person(s) on the occasion of any alleged injury of disablement when and so often as the same may reasonably be required on behalf of the Fund and in the event of death to make a post-mortem examination of the body of the insured person(s). Such evidence as the Fund may from time to time require shall be furnished. No sum payable under this policy shall carry interest.
3. The Fund shall not be liable to make any payment under this policy in respect of any claim, if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the insured or by any person on behalf of the insured person(s).
4. The Insured shall on the renewal of this policy given notice in writing to the Fund of any disease, physical defect or infirmity with which any of the insured person(s) have become affected since the payment of last preceding premium.
5. This policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Fund on or before the date of expiry of the policy or of the subsequent renewal thereof. The Fund shall not, however, be bound to give notice that such renewal premium is due.
6. The Fund shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relation to this policy. The receipt of the Insured or his legal personal representative shall in all cases be an effective discharge to the Fund.
7. If any difference shall arise as to the amount to be paid under this policy, liability begin otherwise admitted. Such differences shall independently of all other questions be referred to the decision of State Government. It is also hereby further expressly agreed and declared that if the Fund shall disclaim liability to the insured for any claim hereunder and such claim shall not within 6 months from the date of such disclaimer have been made to the subject matter of a suit in a court of law, then the claim shall for all the purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. Warranted that the within mentioned policy covers up on the happening of any event which may give rise to a claim under this policy written notice with all particular must be given to the Fund immediately and claim form with all satisfactory proofs i.e. Death Certificate , PMR, treatment report, FIR & FR/challan, Panchnama, nakshamoka, witness statement, Original proposal form etc. be submitted within six months from the date of incident. In case of justified reason for delay in submission of claim all such documents/information must be submitted to the fund within 12 months along with mentioning the reason of delay otherwise claim to be closed as "No Claim". Claim would be entertained in such cases only if reason of delay are found valid and justified. No Claim form would be entertained after 12 months under any circumstances.

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संयुक्त निदेशक
राज्य बीमा एवं प्रा. नि. विभाग
(सा. बी. नि.) रिला भवन, जयपुर



अतिरिक्त निदेशक
राज्य बीमा एवं प्राक्कायी निधि विभाग
(साधारण बीमा निधि), रिला भवन, जयपुर

STATE INSURANCE & PROVIDENT FUND DEPARTMENT (GENERAL INSURANCE FUND),
VITTA BHAWAN, JAIPUR

SCHEDULE & FORMING PART OF POLICY NO. GIF/81/GPA/HG/2020-21/10 DATED : 24.12.2020

PERIOD 6.12.2020 TO 5.12.2021

THE DIRECTOR GENERAL, HOME GUARDS, RAJASTHAN, JAIPUR

CATEGORY	NUMBER OF PERSONNELS	SUM INSURED PER PERSON (IN LACS)	TOTAL SUM INSURED (IN LACS)	RATE %	PREMIUM
CATEGORY IV :- गृह रक्षा स्वयं सेवक	30714	1.50	46071.00	0.67	3086757.00 (For duty day 24 Hours)
TOTAL	30714		46071.00		3086757.00

PREMIUM

3086757.00

LESS: 60% GROUP DISCOUNT ON ALL CATEGORIES

(-) 1852054 00

1234703 00

LESS: 5% SPECIAL DISCOUNT

(-) 61735 00

Total Premium


1172968 00


(अक्षरे रूपये ग्यारह लाख बहत्तर हजार नो सौ अड़सठ मात्र)

Premium Rs. 1172968/- received by BT dated 03.12.2020.

Examined by

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संयुक्त निदेशक
राज्य बीमा एवं प्रा. नि. विभाग
(सा. बी. नि.) वित्त भवन, जयपुर


अतिरिक्त निदेशक
राज्य बीमा एवं प्रावधानी निधि विभाग
(आयुर्विधि बीमा निधि), वित्त भवन, जयपुर