

GROUP PERSONAL ACCIDENT INSURANCE SCHEME FOR COIR WORKERS

ABOUT THE SCHEME

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. In such cases, the insurance of the workers was not taken care by any of the existing welfare schemes being implemented in the Coir Industry. The insurance scheme which was introduced by Coir Board for coir workers with effect from 01.12.1998 has been renewed periodically. 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.

The Insurance Scheme was renewed by doubling the existing assistance and by providing assistance for finger cut etc. w.e.f. 01.12.2005. Now, the Coir Workers Group Personal Accident Insurance Scheme is renewed for a further period of one year w.e.f. 01.12.2007 with the United India Insurance Company Ltd., M.G.Road, Ernakulam, Kochi-16.

The details of the scheme are as follows.

BENEFICIARIES

- This Insurance Scheme will cover 4 lakhs coir workers all over India.
- Coir worker means any person who is employed for wages to do any work in connection with the various processes in coir industry and who gets his wages directly or indirectly from the employer, dealer or producers of coir products and includes any person employed by or through a contractor or through an agent and depends mainly on coir industry for his livelihood.
- The coir worker may be self-employed, employed in the organized coir industry working in the organization of any of the recognized body or unrecognized body but identifiable by the Coir Board as being a bonafide coir worker.
- Coir workers aged 14 years and above engaged in the industry (no upper age limit) are covered under the Insurance Scheme.
- If there arises a question as to whether a person is a coir worker or not for the purpose of insurance coverage, the decision of the Chairman, Coir Board shall be the final.

BENEFITS OF THE SCHEME

- The cover provided is only for accidental death and disability.
- This policy shall provide financial compensation to the disabled coir worker or nominee of the disabled / deceased coir worker.
- The accident is defined as death or disability caused by any external violent and visible means. Drowning, snake bite, automobile accident, poisoning, falling from tree, lightning, murder etc. are some of the accidents coming under the purview of the policy.
- Any claim other than detailed above will not come under the purview of the insurance scheme.

COMPENSATION PAYABLE

1. Accidental death	Rs.50,000/-
2. Permanent total disability	
a. Loss of two limbs / two eyes	Rs.50,000/-
b. Loss of one limb and one eye	Rs.50,000/-
3. Permanent Partial disability	
a. Loss of one limb/one eye	Rs. 25,000/-
Provision for finger cut	Depending upon the finger and limited to applicable percentages of capital sum .

PREMIUM The full amount of premium to the Insurance Company on behalf of 4 Lac coir workers will be paid by Coir Board. How to apply for the claim In the event of an eligible admissible claim, the claim form should be submitted through the following officers of Coir Board authorized for the purpose:

Authorized Officer	Jurisdiction
The Regional Officer, Coir Board, No.5, Alagappa Lay - out, Venkatesa Colony, Pollachi - 642001 Tel/Fax : +91-4259-222450 E-mail: coirpollachi@vsnl.net	Tamil Nadu, Lakshadweep, Andaman & Nicobar Islands, Pondicherry

<p>The Regional Officer, Coir Board, Swaraj Nagar.A.C. Gardens Rajahmundry-533 101</p>	<p>Andhra Pradesh, Orissa, Assam, West Bengal, Tripura and North-Eastern States</p>
<p>The Regional Officer, Coir Board,Raja Nilayam, Mele Chovva, Kannur, Kerala-670 006, Ph:0497-2729180</p>	<p>Kannur ,Kasargod, Malappuram, Kozhikode</p>
<p>The Regional Officer, Coir Board, No. 8, Annex Building, Cunningham Road, Bangalore - 560 052 Email:coireg@bgl.vsnl.net.in Phone : 080 - 2268538</p>	<p>Karnataka, Maharashtra, Goa and Gujarat.</p>
<p>The Senior Inspector, COIR MARK SCHEME, Coir Board, Alleppey - 688 001 Phone: 0477 - 2245325</p>	<p>Alleppey, Kottayam and Idukki districts of Kerala</p>
<p>The Assistant Director, Coir Board, NCT & DC, Kalavoor, Alleppey - 688 522 Phone : 0477 - 258067</p>	<p>Quilon, Trivandrum and Pathanamthitta districts of Kerala</p>
<p>The Deputy Director, Cooperativisation, Coir Board, P.B. No:1752, Cochin - 682 016 Phone: 0484-2351807, 2351788, 2351954, 2354397 Fax: 0484 - 2370034</p>	<p>All other districts of Kerala not mentioned above</p>

DOCUMENTS TO BE PRODUCED

1. Accidental death	<ol style="list-style-type: none">1. Death Certificate2. Police Report/FIR3. Post-Mortem Report wherever available4. Identification of beneficiary, Certificate issued by the Coir Society/Unit/ Establishment/ Nominated officer of Coir Board.
2. Permanent Total Disability (PTD)	<ol style="list-style-type: none">1. Police Report/FIR2. Disability Certificate from a Reg. Medical Practitioner.3. Identification of beneficiary, Certificate issued by the Coir Society/Unit/ Establishment/ Nominated officer of Coir Board
3. Permanent Partial Disability (PPD)	<ol style="list-style-type: none">1. Police Report/FIR2. Disability Certificate from a Reg. Medical Practitioner.3. Identification of beneficiary, Certificate issued by the Coir Society/Unit/ Establishment/ Nominated officer of Coir Board

Application forms and other details, if any, can be had from the above offices.

Settlement of Claim

The claim will be settled by the insurance company on receipt of the claim with required documents from the authorized officer of the Coir Board in the Head Office in Kochi. The compensation received from the Insurance Company will be forwarded to the Beneficiary's address under intimation to the authorized officer of the Board.