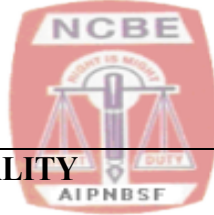


Self Financed Group Personal Accident Insurance Policy for Workmen & Officers
from 01.01.2020 to 31.12.2020

Self Financed Group Personal Accident Insurance Policy for workman and officer employees for the period 01.01.2020 to 31.12.2020 has been obtained from United India Insurance Company Limited.

Insurance cover will be available to all workman/officer employees whose premium of Rs.200/-was deducted from the salary for October & December of 2019.

The sum insured for each member will be Rs. 7.00 lakhs, the same amount as in the previous year. Other features of the policy as applicable to workmen as well as officer employees are as follows:-



Coverages:

EVENTUALITY	Amt. payable as % of CSI
Death	100
Permanent Total Disablement/PPD	150
Permanent and incurable insanity	100
Permanent Total Loss Of Two Limbs	100
Permanent Total Loss of Sight in both Eyes	100
Permanent Total Loss of Sight of one eye and one limb	100
Permanent Total Loss of Speech	100
Complete removal of the lower jaw	100
Permanent Total Loss of Mastication	100
Permanent Total Loss of the Central nervous system or thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance.	100
Permanent Total Loss of Hearing in both ears	75
Permanent Total Loss of one Limb	50
Permanent Total Loss of Sight one eye	50
Permanent Total Loss of Hearing in one ear	15
Permanent Total Loss of the lens in one eye	25
Permanent Total Loss of use of four fingers and thumb of either hand	40
Permanent Total Loss of use of four fingers of either hand:	
a) Both Joints	20
b) One Joint	10
Permanent Total Loss of one finger of either hand:	
a) 3 Joints	5
b) 2 Joints	3.5
c) 1 Joint	2
Permanent Total Loss of use of toes :	
a) All - One Foot	15
b) Big – Both Joints	5
c) Big – One Joint	2
d) Other than Big – Each toe	2
Established non-union of fracture leg or kneecap	10
Shortening of Leg by at least 5 cms	7.5
Alkalosis of the elbow, hip & knee	20