

# **KERALA STATE ELECTRICITY BOARD**

## **ABSTRACT**

Group Personal Accident Insurance Scheme - Renewal of the scheme for the year 2013 – Modified – Orders issued.

---

## **CORPORATE OFFICE (PERSONNEL DEPARTMENT)**

B.O. (CM)No.1052/2013 (PS 9/GL/GPAIS/2012) Dated, Thiruvananthapuram 10.05.2013

---

Read:- 1. G.O. (P) No. 606/12/Fin. Dated 03.11.2012.

2. B.O. (CM) No. 2184/2012 (PS 9/GL/GPAIS/2012) dated 17.11.2012.

3. G.O. (P) No. 176/2013 /Fin dated 17.04.2013.

## **ORDER**

As per Government Order read as 1<sup>st</sup> above. Group Personal Accident Insurance Scheme was renewed for the year 2013. The Board vide order read 2<sup>nd</sup> above adopted the Government Order read 1<sup>st</sup> above renewing the Group Personal Accident Insurance Scheme for a period one year with effect from 01.01.2013 to 31.12.2013 for implementation in the Board. The Director of Insurance has requested to make certain modifications in the Government Order read as 1<sup>st</sup> above in order to satisfy the conditions of Insurance Act and IRDA regulations now in force.

Government vide order read 3<sup>rd</sup> above made the following amendments in the Government Order dated 03.11.2012.

1. As per section 64 V B of the Insurance Act 1938, there is no provision to impose fine on defaulters. Hence the provision to impose fine in para 2(i) page 2 of the Government Order read 1<sup>st</sup> above is deleted.
2. 'Accident means any bodily injury sustained by the member on account of any sudden unforeseen or unexpected event which is solely or directly the result of an external violent or visible means'. Proximate cause of death by stroke is not an accident. Hence, death due to stroke is excluded from para 2 (v) page 4 of the Government Order read 1<sup>st</sup> above. Employee fall under 'coma' due to stroke will not get the benefit of the scheme and hence Para 2 (vi) page 4 of Government Order read 1<sup>st</sup> above is also excluded.

All other terms and conditions in the Government Order read 1<sup>st</sup> above remain unchanged.

The order shall come into force with effect from 01.01.2013.

Having considered the matter in detail, the Board is pleased to adopt the Government Order read as 3<sup>rd</sup> above making the above amendments in the Government Order dated 03.11.2012.

By Order of the Board  
Sd/-  
M.Madhusoodanan Asari  
Secretary

To

The Chief Engineer (HRM), KSE Board.

All Chief Engineers (Ele. & Civil).

All Deputy Chief Engineers(Ele.& Civil)/All Executive Engineers(Ele.& Civil)

All Regional Audit Officers

The Financial Adviser/Chief Internal Auditor/Chief Vigilance Officer/  
Legal Adviser & Disciplinary Enquiry Officer

The Director (IT)/Public Relations Officer/Deputy Secretary (Admn.)

The TA to Chairman/Member (D)/Member (T & GO)/Member (G (P))

The PA to Member (Finance)/CA to Secretary

Record Section/Library/Stock File.

Forwarded/ By Order  
Sd/-  
Senior Superintendent