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VI-31011/1/87-DGCD(HG)
Government of India
Ministry of Home Affairs

New Delhi-2, the 28rd December, 1987

To

The Home Secretaries, of all State Govts./UT Adms.
(EXCEPT Arunachal Pradesh and Kerala)

Subject: Insurance Coverage for Home Guards against accidental death/injury.

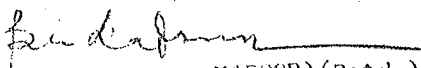
Sir,

I am directed to say that this Ministry has been receiving proposals from number of States for group insurance coverage of the members of Home Guards organisation against accidental death/injury while performing HGs duty/training. Under this Ministry's letter No.VI-14021/15/79-DGCD(HG), dated 4th April, 1981, State Governments have already been suggested to provide death-cum-injury benefit to HGs on the same basis as to the Police personnel engaged in similar operations. The payment in respect of death-cum-injury benefits is to be made by the agency at whose instance the HGs are called-up for duty. The Central Govt.'s liability in this regard will arise only when the HGs are called up for duty at the instance of Central Government and when called up for training, expenditure on which is shared between the Centre and State Government at 50:50 basis.

2. In the light of the above instructions, the question of Group Insurance coverage of HGs personnel over and above the death-cum-injury benefit to be provided by the Central/State Govt.'s has been considered by this Ministry. There is no objection in extending accident group insurance benefits to HGs personnel against accidental death/injury subject to the condition that insurance premium is paid by the individual Home Guards every year since this is an additional benefit over and above the death-cum-injury benefit to be provided by the Central/State Government.

3. This Ministry took up this Matter with the United India Insurance Co. Limited, and National Insurance Company Limited and it has been intimated by them that against payment of nominal annual HG s personnel, could be insured for Rs.25,000/- against accidental death/injury for a year. Copies of United India Insurance Company Limited letter No.GSC:SS:1369:87 dated 20.9.87 and National Insurance Co.Ltd. letter No.401200/Dev./87/8365 dated 25.9.1987 are enclosed for your information. If the State Government desire to extend Group Insurance Coverage to HGs against accidental death/injury as per above guidelines, they may like to take up the matter directly with the concerned Insurance Companies.

Yours faithfully,

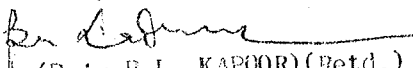

(Brig. BL. KAPOOR) (Retd.)
Dy. Director General (HG)

New Delhi-2, the 28rd December, 1987

Copy forwarded for information and necessary action to:-

1. The Comdt.s Genl. Home Guards of all States/UTs (EXCEPT Arunachal Pradesh and Kerala).
2. United India Insurance Co.Ltd., (Shri G.S.Puri), 501-504, Kailash, 26 Kasturba Gandhi Marg, New Delhi-110 001.
3. Sh. J.P. Shrivastava, Manager, United India Insurance Co.Ltd., 24 Whites Road, MADRAS-600 014.
4. National Insurance Co.Ltd., Divisional Office-I:103, Lawrance Road, AMRITSAR.

Copy to PS to DGCD/Guard File/
Compendium File.


(Brig. B.L. KAPOOR) (Retd.)
Dy. Director General (HG)

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