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NATIONAL INSURANCE COMPANY LIMITED  
(Subsidiary of General Insurance Corporation of India)  
Divisional Office-1; 103, Lawrance Road, ANHITSAR-43001

Our Ref: 401200/Dev./87/8365

25th September, 1987

Brig. S.L. KAPOOR,  
Dy. Dir. Genl. Home Guards,  
MHA, Indian Express Building,  
BS Zafar Marg, NEW DELHI.

Dear Sir,

Group Personal Accident Cover for the Home Guards.

We give below you our terms & conditions for covering personal Accident Cover for the HOME GUARDS:

1. CAPITAL SUM INSURED : Rs. 25,000/- each employee.
2. PREMIUM : We will charge Rs. 14.65 net per employee for 24 hour coverage. However, if pers. Accident is required for the restricted duty hours, then we will charge 75% of the premium.
3. BENEFITS:

<u>Sr.No.</u>	<u>Risk</u>	<u>Compensation payable</u>
(a)	Death	100 percent of capital sum insured.
(b)	Loss of two limbs or loss of sight in both eyes or loss of one limb and loss of sight one eye.	-do-
(c)	Loss of one limb or loss of sight in one eye.	50% of capital sum insured.
(d)	Permanent Total Liabement other than (b) or (c) named above.	100% of capital sum insured.
(e)	Permanent Partial Disabement	Varies - as per annexure enclosed.

4. CLAIM PROCEDURE:

In the event of a claim, a complete claim form should be sent to our office, alongwith Doctor's Certificate Diagnostic Report, including X-rays and details for permanent disablement. In the event of death, we will require the Post-Mortem Report, alongwith Death Certificate.

Please send us the list giving the number of Home Guards employed at your each centre, alongwith premium cheque at the rate of Rs. 14.65 per person.

We assure you the service of Highest Order. We have a vast organisation in every corner of the country. We trust you will find our these rates very competitive and will pass on your entire insurance to us.

Assuring you of our best services & co-operation at all times.

Thanking you,

Yours faithfully,

ISO/-  
(H.S. BATHWA)  
Sr. Divisional Manager

Encl: as above.