

**OPERATIONAL GUIDELINES FOR GROUP PERSONAL ACCIDENT  
INSURANCE SCHEME FOR COIR WORKERS**

**1. Introduction**

1.1 Coir Industry is a traditional cottage industry employing more than 7 lakh coir workers of which 80% are women and belong to the poorest sections of the society. The coir processing activities such as extraction of fibre, spinning of coir yarn, manufacture of rope and finished products involve drudgery, strain and hardship. Basic amenities of life are very often not available in this sector and the people are unable to find their own resources to acquire such facilities. Though mechanization / modernization are taking place in some sectors of the industry, the fibre extraction in white fibre sector is still being undertaken manually under different working conditions. The coir workers engaged in the extraction of fibre with the aid of machinery like crusher, disintegrator, defibering machine, decorticating machine, spinning on motorized ratt and fully automatic machine, and manufacture of products on looms etc, are prone to minor and major accidents. In the background of demands for limited resources from various interests, it is essential to implement a developmental scheme for the benefit of marginalized group like coir workers. Because of the economic backwardness, coir workers are not in a position to get them covered under any insurance scheme for securing their life against accident/accidental death. It was in 1998 that the Coir Board Coir Workers Group Personal Accident Insurance Scheme was first introduced in coir sector to secure the life of coir workers against accidents. The scheme has been got evaluated through an independent agency and based on its recommendations and other factors, the scheme is proposed to be continued during XII Plan.

1.2 The Group Personal Accident Insurance Scheme for Coir Workers is aimed at providing insurance coverage against accidental death, permanent total disability and permanent partial disability to the coir workers in all coir producing states in India. The insurance coverage will be taken on an annual basis by Coir Board by inviting bids from the Insurance Companies registered under the IRDA from time to time.

## **2. Scheme Coverage**

2.1 Coir Workers working anywhere in India are covered under the scheme. 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.

2.2 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.

2.3 Coir worker aged 18 years and above engaged in the industry (no upper age limit) are covered under the Insurance Scheme.

2.4 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 Coir Board shall be the final

## **3. Benefits of the Scheme**

3.1 The Insurance Company shall provide financial compensation to the nominee of the deceased/disabled person. The cover provided is only for accidental death and disability caused by any external violent and visible means. Drowning, snake bite, automobile accident, poisoning, falling from tree, lightning and other natural calamities, accident at worksite while using machine etc. are some of the accidents which will come under the purview of the Insurance Company. In addition to the definition of the accident, given here, considering welfare of the women who form majority of the group proposed, the accident in their case will include death and disablement arising out of and traceable to sterilization and consequent complications, arising out of pregnancy, child birth, caesarian hysterectomy, removal of breast as well as murder and rape etc.

### 3.2 Compensation payable:

<b>Accidental Death</b>	Rs.50,000/-
<b>Permanent Total Disability</b>	
a) Loss of two limbs / two eyes	Rs.50,000/-
b) Loss of one limb and one eye	Rs.50,000/-
<b>Permanent Partial Disability</b>	
a) Loss of one limb / one eye	Rs.25,000/-
b) Provision for finger cut	Depending upon the finger and limited to applicable percentages of capital sum.

## 4. Premium

4.1 The Coir Board will pay full amount of premium for Group Insurance of Coir Workers to the Insurance Company every year.

4.2 The Insurance Company will issue one policy favouring Coir Board indicating other interested agencies and various beneficiaries in numbers as proposed by the Coir Board. It would not be necessary to furnish individual name of coir workers proposed for insurance.

## 5. Claim Procedure

5.1 In the event of an eligible admissible claim, the claim intimation shall be routed through Coir Board. The documents required to be produced are as follows:

1. Accidental Death	<ol style="list-style-type: none"> <li>1. Death Certificate</li> <li>2. Police Report/FIR</li> <li>3. Post Mortem Report wherever available</li> <li>4. Identification of beneficiary, certificate issued by the Coir Society/Unit/ Establishment/ Nominated Officer of Coir Board</li> <li>5. Recognized Photo ID proof of beneficiary and nominee</li> </ol>
2. Permanent Total Disability	<ol style="list-style-type: none"> <li>1. Disability Certificate from a registered Medical Practitioner</li> <li>2. Identification of beneficiary, certificate issued by the Coir Society/Unit/ Establishment/ Nominated Officer of Coir Board</li> <li>3. Photograph of the claimant showing the disability</li> <li>4. Recognized Photo ID proof of beneficiary</li> </ol>
3. Permanent Partial Disability	<ol style="list-style-type: none"> <li>1. Disability Certificate from a registered Medical Practitioner</li> <li>2. Identification of beneficiary, certificate issued by the Coir Society/Unit/ Establishment/ Nominated Officer of Coir Board</li> <li>3. Photograph of the claimant showing the disability</li> <li>4. Recognized Photo ID proof of beneficiary</li> </ol>

In all above cases, the beneficiary/nominee"s Bank Account number and proof to be given with claim for transfer of compensation to bank account.

5.2 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 Regional Office, Door No.103, Vallalar Street, Venkatesha Colony,  Pollachi - 642001 Tel/Fax : 04259-222450	Tamil Nadu, Andaman & Nicobar Islands, Puducherry
The Regional Officer, Coir Board Regional Office, Swaraj Nagar.A.C. Gardens Rajahmundry-533 101 Phone:0883-2432065	Andhra Pradesh
The Regional Officer, Coir Board Regional Office, Near Attingal Municipal Town Hall, Attingal.P.O. Trivandrum - 695 101. Phone: 0470-2628624	Lakshadweep, all Districts of Kerala except Alappuzha, Kottayam and Idukki
The Regional Officer, Coir Board Regional Office, No. 3A, Peenya Industrial Area, Near TVS Cross, Peenya, Bangalore - 560 058 Phone : 080 – 28375023	Karnataka
The Regional Officer, Coir Board Regional Office, Jagamara (Udyogpuri), P.O.Khandagiri, Bhubaneswar-751 030, Odisha Phone:0674-2350078	Odisha
The Sub Regional Officer, Coir Board Sub Regional Office, New Secretariat Building, C-Block, Ground Floor, 1 Kiran Sankar Roy Road, Kolkata-700 001 Phone:033-64586422	West Bengal
The Sub Regional Officer,	North Eastern Region other than

Coir Board Sub Regional Office, ASIDC Complex, Bhamuni Maidan, Guwahati-781022 Phone:0361-2556828	Tripura and Sikkim
The Extension Service Officer, Office of the Coir Mark Scheme, Ababeel Complex, 1 <sup>st</sup> Floor, Near SBT Main Branch, CCSB Road Alleppey - 688 011 Phone: 0477 - 2254325	Alappuzha, Kottayam and Idukki districts of Kerala
The Manager, Coir Board Showroom & Sales Depot 5, Stadium House, Church Gate, Mumbai Pin-400 020 Phone : 022-22821575	Maharashtra and Goa
The Manager, Coir Board Showroom & Sales Depot "Pran Vijay" Ashram Road, Navarangapuram Ahmedabad 380 009, Gujarat Phone: +91-79-26580226	Gujarat
The Manager, Coir Board Showroom & Sales Depot House No.153 Shif Nagar, College Road, Ward No.19 Agarthala 799 004,Tripura. Phone: +91-381-2518017	Tripura
The Manager, Coir Board Showroom & Sales Depot Indira Bye Pass, Near AMD0 Golai P. O. Tadong-Gangtok , Sikkim 737102. Phone: +91-3592-280690	Sikkim
The Manager, Coir Board Showroom & Sales Depot Raveendra Bhavan, Opp. AIR, M.I. Road , Jaipur-302 001, Rajasthan. Phone : +91-141-2365427	Rajasthan

### 5.3 **Settlement of Claim**

The claim will be settled by the Insurance Company within 15 days from the date of receipt of claim, full in all respects, from the authorized officer of the Coir Board. The Insurance Company will transfer the compensation to the beneficiary"s / nominee"s bank account under intimation to the authorized officer of the Board.

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