



The Mizoram Gazette

EXTRA ORDINARY

Published by Authority

Vol. XVIII Aizawl Tuesday 6. 6. 1989 Jyaistha 16, SE 1911 Issue No. 50(B)

NOTIFICATION

No. R. 11011/3/87-GAD/61, the 6th June 1989. Whereas the Govt. of India have decided to introduce Hut Insurance Scheme for poor families in Rural Areas to provide relief when their huts and/or belongings are destroyed by fire.

2. Now, in pursuance of the above, and considering the functional and territorial jurisdiction of the scheme the Governor of Mizoram is pleased to appoint ADM (J) of all the Districts of Aizawl, Lunglei and Chhimituipui and all SDOs (Civil) and all BDOs within the state of Mizoram as claims Enquiry-cum-settlement officers with immediate effect and until further orders.

3. The Governor of Mizoram, after careful consideration of the matter is further pleased to set up a State Level consultative committee to oversee the operation of the Scheme at State Level. The composition of the State Level consultative committee shall be as follows :—

- | | |
|---|----------------------|
| 1. Secretary LAD | — Chairman |
| 2. Secretary, Home or his representative | — Member |
| 3. Secretary, Revenue or his representative | — Member |
| 4. DIG of Police (Range) | — Member |
| 5. Branch Manager, National Insurance Co. Ltd. Aizawl | — Member
Convener |

The District Level consultative committee already constituted in each district of personal Accident Social Security Scheme will oversee the operation of the Hut Insurance Scheme at District Level.

Details of the Scheme are enclosed herewith.

T. Gupta,
Secretary to the Govt. of Mizoram,
General Administration Department.

HUT INSURANCE SCHEME FOR POOR FAMILIES IN RURAL AREAS :

The Govt. of India has decided to introduce out the country a scheme to be known as Hut Insurance for poor families. The Scheme will be operated through the General 1) National Insurance Co. Ltd. 2) New India Assurance co. Ltd., 3) Oriental Insurance Co. 4) United India Insurance Co. Ltd. with the active involvement of the State Government/Union Territories. It shall come into force throughout the country w.e.f. 1st May 1988.

II. OBJECTIVES :

To provide relief to very poor families in Rural areas when their huts and/or belongings are destroyed by fire.

III SALIENT FEATURES :

The salient features of the Scheme are as under :-

i) ELIGIBILITY :

The scheme is intended to benefit only landless labourers, artisans and other very poor families in Rural Areas.

“Very Poor Families” in the Rural Areas for the Scheme include all landless labourers, households of marginal farmers, small farmers, families of traditional craftsmen and households of others engaged in petty production or trade or transport or in domestic and other services whose annual family income from all sources does not exceed Rs 4,800/-

NOTE I:- The income limit of Rs 4,800/- will be computed in respect of the income of the family consisting of wife, husband and dependent children.

However, if more than one family limit of Rs 4,8000/- will be taken into account only in respect to the individual family and not of the HUF.

NOTE II:- Rural Areas will be those areas which have been declared as “Rural” by the Govt. of the concerned State/Union Territory.

ii) Scope of cover and financial benefits payable. The insurance cover to be provided under the scheme will be extended to destruction of Hut and Belongings only by fire and by no other cause.

In the event of loss due to fire as covered under the Scheme, the payment to be made by the insurance company to the insured will be Rs 1,000/- for hut and Rs 500/- for belongings in the huts destroyed by fire.

(iii) EXCLUSIONS UNDER THE SCHEME :

- (a) War, invasion, acts of enemy, or war like operations, mutiny, civil commotions, insurrection, rebellion, revolution, military or usurped power, acts of terrorism

- (b) Loss by theft, burglary, robbery and larceny etc.
- (c) Burning of property by order of any Public Authority.
- (d) Death to cattle, live stock, poultry etc. by fire.

iv) **WHEN COMPENSATION IS NOT PAYABLE**

- (a) Fire arising or resulting from breach of any law with criminal intent.
- (b) Where compensation higher than Rs. 1,500/- is receivable from any State Governments/Union Territories administration due to loss of huts and other belongings by fire.

Note If compensation/relief under (b) is less than Rs. 1,500/- compensation under the Scheme will be limited to the amount which would bring the total compensation/relief from all sources to Rs. 1,500/-

v) **PREMIUM**

The entire premium cost in respect of the Scheme will be borne by the Central Government

vi) **CLAIMS PROCEDURE**

- (a) In the event of destruction of any hut insured under this Scheme, the loss will be immediately intimated to the Village Mukhya/Official as also to the nearest Police Station. Claim intimation is to be sent in the Prescribed form (copy attached) to the Claims Enquiry-cum-Settlement Officer (CESO) nominated by the State Government as early as possible but not later than 45 days.
- (b) CESOs to be notified by State Governments/Union Territories shall not be of less than Gazetted rank.
- (c) The CESO shall consider and settle the claims and his duties shall be:
 - (i) to receive applications in the prescribed form the claimants;
 - (ii) to make enquiries about the cause of destruction of hut/belongings in the hut.
 - (iii) to obtain police report as also spot verification report from an appropriate Revenue official including spot Panchnama which will give brief description and extent of damage caused, cause of fire etc;
 - (iv) to hold enquiries and be satisfied that the claimant falls within the category of persons belonging to very poor family as covered under this Scheme and the claim is payable under the terms and conditions of the Scheme;

- (v) to send report in the prescribed format alongwith other relevant documents to the concerned Divisional office of the designated Insurance Company together with his recommendations for settlement and the amount of claim payable.
- (vi) The quantum of claim to be awarded by the CESO will take into account the extent of the damage as indicated in the spot verification Report, subject to the stipulation that in no case the total claim to be passed will exceed Rs. 1,000/- in the case of the hut and Rs. 500/- for belongings destroyed by fire alongwith the hut.

(vii) **MODE OF PAYMENT** : On receipt of the CESOs report and other claim papers payment will be made by the nominated office of the insurance company directly to the insured by cheque or money order (less M O. Commission)

In the event of the death of the Insured the claim amount shall be made to the next of kin-namely :

(i) Surviving Spouse OR

(ii) If there is no surviving spouse, to all dependent children jointly who will share equally. Where the payment is to be made to minor/children, the same may be made by way of Post Office or Public Sector Bank Deposits and the CESO may be empowered to operate such account

OR

(iii) If there are no surviving spouse and dependents children, the payment can be made to dependent surviving parents who will share equally OR

(iv) If there are no surviving spouse, dependent children and dependent parents, the payment can be made to dependent unmarried brothers and sisters jointly, who will share equally.

(viii) **DISTRICT LEVEL CONSULTATIVE COMMITTEES** : For overseeing the claim settlement procedure and implementing the Scheme, District Level Consultative Committee will be constituted at each District. The District Level Consultative Committee would consist of a representative of the concerned office of the designated insurance company who would act as the Member Secretary (and in this capacity sanction as Convener of the Committee), the District Magistrate,

The District Superintendent of Police, Project Director of DRDA and such other officials as the State Government may nominate District Level Consultative Committee shall meet at least once a quarter. This is necessary only in districts where personal Accident Insurance Social Security Scheme (PASS) is not in force. In district where PASS (already set up) can also be advised to oversee the Hut Insurance Scheme.

(ix) **STATE LEVEL CONSULTATIVE COMMITTEES** :

To oversee the operations of the Scheme in the Districts, State Level Consultative Committee will be constituted. The State Level Consultative Committee

would consist of representatives of the designated insurance companies one of whom shall be the Convenor, and the State Government representatives who could be Home Secretary, Revenue Secretary, Secretary Rural Development and Social Welfare. The State Consultative Committees may meet at least once a year. The Chairman of the State Level Consultative Committee will be as decided by the State Government. Where State Level Consultative Committee is already constituted for PASS, the same Committee can be advised to oversee Hut Insurance Scheme as well.

IV. ROLE OF STATE GOVERNMENTS :

The State Government will have the overall responsibility to notify Claims Enquiry-cum-Settlement Officers therefor in districts where Personal Accident Insurance Social Security Scheme (PASS) is not in force. In districts where PASS is already in force, CESOs already notified under PASS may be advised to look after Hut Insurance Scheme as well, for receiving applications, settling claims etc. The State Government will also nominate their representatives to the State Level and District Level Consultative Committees. State Governments shall also widely publicise the Scheme through public media under their control. While the premium for the Scheme will be paid entirely by the Central Government, the administrative costs incurred by the State Governments for implementing the Scheme in their territories will be borne by State Governments themselves.

V. ROLE OF G.I.C./SUBSIDIARIES :

The GIC will designate insurance companies as under and will have the overall responsibility for the administration of the Scheme :—

Name of Companies	Region	States/UTs covered
National Insurance Company Limited	Eastern Region	Assam, Bihar, Manipur, Meghalaya, Nagaland, Orissa, Sikkim, Arunachal Pradesh, Mizoram, Tripura, West Bengal.
The New India Assurance Company Limited.	Western Region	Gujarat, Madhya Pradesh, Maharashtra, Dadra & Nagar Haveli Goa, Daman & Diu Lakshadweep.
The Oriental Insurance Company Limited.	Northern Region	Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Rajasthan, Uttar Pradesh, Chandigarh & Delhi,
United India Insurance Company Limited.	Southern Region	Andhra Pradesh, Karnataka Kerala, Andaman & Nicobar, Pondicherry, Tamil Nadu.

MONITORING AND REVIEW : The Scheme will be operative initially for a period of two years and will be reviewed thereafter.

Annual Appraisal Reports of the scheme would be prepared by GIC and submitted to the Govt. of India. Modifications would be introduced as may be required in the light of the aforesaid review after two years.

**RURAL HUT INSURANCE FIRE CLAIM
CLAIM INTIMATION FORM**

To

— — — — — Insurance Company Ltd.
— — — — —
— — — — —

Sir,

My hut located at — — — — — Village — — — — — Block — — —
— — — Taluka — — — — — Districts, has been destroyed/damaged by fire at
about AM/PM on — — — — —

I have reported the loss to the Village Official/Mukhya/sarpanch and
the Police Station at — — — — —

Kindly arrange to settle the claim.

Yours faithfully,

Address : Signature,
Date : Name :

**RURAL HUT INSURANCE SCHEME
PANCHNAMA**

We, the residents of — — — — — Village — — — — — Taluka — — —
District hereby certify that at about — — — — — A.M./P.M. on — — — — — the
hut belonging to — — — — — S/O — — — — — of the village has been
completely destroyed/damaged by fire.

The fire was caused by — — — — —
— — — — —

The loss of hut is estimated at Rs. — — — — —

The loss of personal and other belongings in the hut at the time of the fire
as explained to us (as per list overleaf) is estimated to be Rs. — — — — —

Name of Panchas	Occupation	Signature
1.		
2.		
3.		
4.		

Village Mukhya/Sarpanch.

Place :