



*A Navratna Company*

**“COAL INDIA EXECUTIVES GROUP PERSONAL ACCIDENT  
INSURANCE SCHEME” - SALIENT FEATURES**

1. This scheme will cover all the Executives (both male and Female) of Coal India Limited and its Subsidiaries.
2. The payment of premium for the purpose of this scheme would be borne by the Company.
3. The coverage is worldwide.
4. This scheme covers all types of accidents on 24 hour basis.
5. This scheme covers death or bodily injury caused by violent, accidental, external and visible means, but would not cover intentional self-injury and suicide.
6. In case death or injury is inflicted by miscreants or third party, say by riots, assault, etc. the same would be accident in terms of this scheme, as far as the person insured is concerned. Likewise, snake bite has also been classified as accident within the meaning of this scheme.
7. This scheme is also extended to cover aviation accidents world-wide and without limitation as to the number of flights.
8. The Capital sum insured in case of death of an executive by accident will be as indicated below:

<b>Category of Executives</b>	<b>Capital sum insured</b>
E1 to E4 and Management Trainees	Rs. 75,000/-
E5 to E6	Rs. 1,00,000/-
E7 and above	Rs. 1,25,000/-

9. The Capital sum insured in case of Permanent Total Disablement of an executive by accident will be as indicated below:

<b>Category of Executives</b>	<b>Capital sum insured</b>
E1 to E4 and Management Trainees	Rs. 1,00,000/-
E5 to E6	Rs. 1,25,000/-
E7 and above	Rs. 1,50,000/-



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10. Compensation in percentage of the Capital sum insured will be payable in the following Permanent Disablement cases of an Executive :

<b>Accident Cover</b>		<b>Compensation in %age of Capital sum insured</b>
Death		100
Loss of two limbs, two eyes or one limb and one eye		100
Loss of one limb or one eye or irrecoverable loss of use of one limb without physical separation		50
Permanent Total Disablement from injuries other than those named above		100
<b>Permanent Partial Disablement (depending on the part affected as under) :</b>		
Loss of toes	All	20
	Great – both Phalanges	5
	Great – one Phalanx	2
	Other than Great, if more than one toe lost - each	1
Loss of Hearing – both ears		50
Loss of Hearing – one ear		15
Loss of 4 fingers and thumb of one hand		40
Loss of 4 fingers		35
Loss of thumb	Both Phalanges	25
	One Phalanx	10
Loss of index finger	Three Phalanges	10
	Two Phalanges	8
	One Phalanx	4
Loss of middle finger	Three Phalanges	6
	Two Phalanges	4
	One Phalanx	2
Loss of ring finger	Three Phalanges	5
	Two Phalanges	4
	One Phalanx	2
Loss of little finger	Three Phalanges	4
	Two Phalanges	3
	One Phalanx	2
Loss of metacarpals	First or Second (additional)	3
	Third, Fourth or Fifth (additional)	2



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11. On the occurrence of any accident leading either to death or loss of limbs or permanent disablement, intimation will be sent by Coal India Limited and/or its subsidiary Companies, as the case may be, to the **United India Insurance Company Limited** and the insurance company will arrange to effect necessary payment through the management.
12. All the Executives of Coal India Limited and its subsidiary companies would be required to file nominations for receipt of the capital sum insured in the event of death. In case no nomination for this purpose is separately filed, the nomination made in respect of provident fund would be valid.
13. All the disablement claims should be submitted within 14 days of the accident in the prescribed format along with the necessary details.
14. All other terms and conditions are also applicable as per the scheme circulated.

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