



J&K Bank
Serving To Empower

**Group Personal Accidental Insurance Cover
in favour of employees of Govt.**

J&K Bank
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75
Azadi Ka
Amrit Mahotsav

Free Group Personal Accidental Insurance Cover of ₹15 Lacs for J&K Government Employees

Use Your ATM Card Once in 45 Days to Keep the Insurance Cover Active*

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GROUP PERSONAL ACCIDENTAL INSURANCE COVER IN FAVOUR OF EMPLOYEES OF GOVT.

Govt and its employees are the most important customer segment for our bank. As a token of acknowledgement and appreciation of exclusive dealings of UT Govt/ its employees with J&K Bank and their unblemished trust and support to our bank, the bank has decided to extend free Group Personal Accidental Insurance (GPAI) Cover of Rs 15.00 Lacs to all eligible employees of J&K Govt, in addition to those incentives/ offers/ relaxations, that they are being extended as per MoU between J&K Bank and J&K Govt.

THE MAIN FEATURES OF THIS INSURANCE COVER ARE AS UNDER:

- 1) All the Govt employees of J&K UT including the employees of PSUs/ Autonomous Bodies/ Universities/ SMVDSB/ Daily Rated workers/ Consolidated/Contractual/Contingent Paid Workers/ Adhoc employees & SPOs are covered.
- 2) The policy for GAI covers personal accidental death under all circumstances including terrorism and snake/insect bite on anytime and anywhere basis.
- 3) The Insurance Provider (Oriental Insurance Company) will have to settle the claims within 15 working days of submission of all requisite papers.
- 4) The claimant shall approach the concerned JK Bank branch (branch where salary account is maintained) for claim intimation.
- 5) Among others, documents like, police report, post mortem report, death certificate, discharge voucher (by nominees/legal heirs), Salary slip and other relevant documents depending upon nature of Accident shall be submitted along with the claim form to the concerned JK Bank Branch.
- 6) The Policy covers changes/additions in the number of employees. All new recruits/additions to the workforce shall be automatically covered from the date of their joining.



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SOME OF THE MAJOR TERMS AND CONDITIONS OF THIS COVER ARE ENLISTED BELOW:

- 1) The minimum & maximum age of employees to join the scheme is 18 and 60 years respectively.
- 2) This is a one-time policy for the employees with an option of annual renewal till:
 - a. The date of cessation of their service on account of retirement / resignation/ repatriation / etc.
-OR-
 - b. Crosses the age limit of 60 years.
-OR-
 - c. In case the employee closes the account with J&K Bank. Whichever is earlier. However the insurance shall continue to be in force for the remaining period of the year for which the premium has been paid, but will not be renewed on its due date.
- 3) The policy shall cover only those government employees of J&K UT who are maintaining their salary account along with debit card facility from J&K Bank and have performed minimum one financial or non-financial transaction at any digital/ electronic channel, be it intra or inter-bank (like ATM/Micro ATM/POS/e-commerce/Business Correspondent) within 45 days prior to date of the accident including accident date.

The details of Nodal Officer from the bank for handling any policy/ claim related query/clarification are given below:

Name	Designation	Code No	Mob No	Mail Id
Mr Ubair Jeelani	Manager	033147	9906693231	ubair.jeelani@jkbmail.com

All operative levels are sanitized by Bank to address the queries and clarifications sought by beneficiaries of GPAL as well as appraise them about the terms and conditions of this cover for their information and awareness.



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FAQs

GROUP PERSONAL ACCIDENTAL INSURANCE COVER IN FAVOUR OF GOVT EMPLOYEES

Q 1. Which insurance Company has provided the Group Personal Accidental Insurance cover in favour of Govt Employees?

Ans: The bank has arranged free Group Personal Accidental Insurance cover in favour of Govt Employees from Oriental Insurance Company.

Q.2 Which type of Govt employees are covered?

Ans: The GPAI covers all the Govt employees who are maintaining salary account along with a linked debit card with J&K Bank. Various categories of Govt employees of J&K UT including the employees of PSUs/ Autonomous Bodies/ Universities/ SMVDSB/ Daily Rated workers/ Consolidated/ Contractual/ Contingent Paid Workers/ Adhoc employees & SPOs are covered.

Q 3. Are Accidental deaths by snake bites/ insect bites etc also covered?

Ans: The policy for Group Accidental Insurance covers personal accidental death under all circumstances including terrorism and snake/insect bite on anytime and anywhere basis.

Q 4. What shall be the procedure for claim lodgement by the claimants?

Ans: The claim form along with all the requisite documents shall be submitted at the branch where the deceased employee has been maintaining his/her salary account.

Q 5. Which documents generally the claimants are required to provide in support of claim?

Ans: Documents like police report, post mortem report, death certificate, discharge voucher (by nominees/legal heirs), Salary slip and other relevant documents depending upon nature of Accident shall be submitted along with the claim form. It shall be the responsibility of the claimants to arrange and submit the claim along with necessary documents to concerned branch.

Q 6. In case any employee has obtained similar cover on his own, will there be any impact on benefits under this policy?

Ans: Personal Accidental Insurance Policies are benefit policies, thus the sum payable under this policy shall be over and above paid/payable under other PA Policies.

Q 7. Are there any specific terms and conditions for this policy to remain active?

Ans: Yes, for the policy to remain active and in force, the concerned Govt employee shall perform minimum one financial or non-financial transaction at any channel, intra or inter-bank (ATM/Micro ATM/POS/e-commerce/Business Correspondent) within 45 days prior to date of the accident including accident date. Preferably the employees shall target a minimum one transaction per month, so as to avert any chances of lapse/ non-activation of cover on account of No-transaction during specified period.