

**POST OFFICE LIFE INSURANCE FUND
RULES RELATING TO POSTAL LIFE INSURANCE AND
ENDOWMENT ASSURANCE
(Corrected up to 01-01-2007)**

The following rules are issued under the authority of the Government of India: -

- N.B.** The President reserves to himself the right of making from time to time such additions and alteration in the rules or in the premia to be paid as he may consider necessary, provided that no such addition or alteration shall affect the conditions of any contract for a policy which any person may have made with the Secretary (Posts)/ Director General (Posts) under these or any other rules in force at the time of making the contract, unless such person has given his consent in writing to such addition or alteration.

DEFINITIONS

1. In these rules: -
 - (1) "Life Insurance" means a contract entered into by Government to pay a given sum of money, on the death of an individual, to his legal representatives or assignees.
 - (2) "Endowment Assurance" means a contract entered into by Government to pay a given sum of money to an individual or his assigns at a certain specified period of his life or to his legal representatives or assignees at his death, if death occurs before the specified date.
 - (2A) "Convertible Whole Life Assurance" means a contract entered into by Government to pay a given sum of money, on the death of an individual, to his legal representatives or assignees, with option to the policy holder to convert the policy, at the end of five years from the date of commencement of risk, into and Endowment Assurance maturing at a specified age.
 - (2B) "Anticipated Endowment Assurance" means a contract entered into by Government to pay a given sum of money, in stipulated installments, to an individual or his assignee, on survival to the end of specified periods, or to pay the given sum of money in one lump sum to his legal representatives or assignees at his death, if death occurs before the specified date of maturity.
 - (2C) "Joint Life Insurance/Yugal Suraksha" means a contract entered into by Government to pay a given sum of money to an individual or his/her spouse or his/her assigns after a certain specified period of term or his/her legal representatives or assigns at his/her death, if death occurs before specified term of period.
 - (2D) "Children Policy" means a contract entered into by Government to pay a given sum of money to a child or his/her parent at a certain specified period of child's life or to his/her legal representatives or assigns at his/her death, if death occurs before the specified date.
 - (3) "Insurance" includes life insurance, endowment assurance, convertible whole life assurance and anticipated endowment assurance, Joint Life Insurance and Children Policy.

- (4) “Policy” means the written document containing the contract in respect of insurance.
- (5) “Proposer”/ “Proponent” means the person who applies for a life insurance or endowment assurance policy.
- (6) “The insured” or “insured person” means the person to whom a policy of life insurance or endowment assurance has been issued.
- (7) “Principal Chief Postmaster General/Chief Postmaster General/Postmaster General” means the Head of a Postal Circle concerned and includes all officers exercising the powers of a Principal Chief Postmaster General/Chief Postmaster General/Postmaster General in Postal Life Insurance matters.

NOTE 1: - The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General, Delhi Circle in respect of India based staff attached to Indian Mission and Posts abroad.

NOTE 2: - Deleted

- (a) Concerning the civilian employees of the Defence Department, and
 - (b) Concerning the Industrial and work-charged employees in the Department of Posts.
- (8) “Principal District Officer” means the Principal Gazetted Officer of the department to which the proposer or insured person belongs, in the district in which the proposer or insured person is serving. When there is no Gazetted Officer of the proposer’s or insured person’s department in the district, the term “Principal District Officer” means the Gazetted Officer to whom the proposer or insured person is immediately subordinate, unless otherwise specified in this rule.

NOTE 1: - When the head of a department is himself the Principal District Officer of a proposer or insured person, he may nominate another Gazetted Officer of the department for the purpose of performing the duties prescribed in these rules for Principal District Officer. A local Government may authorise any Gazetted Officer under its control to act as “Principal District officer”.

NOTE 2: - Divisional Superintendent of Post Officers (including Superintendent of the Railway Mail Services and 1st class Head Postmasters) will exercise the functions of “Principal District Officer” in respect of all proposals for admission to the Post office Life Insurance Fund made by employee of the Post office under their control. The Secretary (Posts)/ Director general (Posts) and the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will exercise the functions of “Principal District Officer” in respect of the establishment of their own offices and all officers immediately subordinate to them. The Superintendent, Postal Seals, Aligarh exercise the functions of “Principal District Officer” in respect of the establishment of his office.

- (9) “Immediate Superior” means the head of the office in which the proposer is serving. If the proposer is himself the head of the office “Immediate Superior” means the officer to whom the proposer is directly subordinate.
- (10) “Premium” means the periodical payment for any policy.
- 10(a) “Period of Grace” means the days of grace allowed for payment of premium to keep the policy in force.
- 10(b) “Days of Grace” means the actual number of day allowed to pay the premium of a policy for a particular month for which it is due beyond the first of the said month to keep the policy in force.
- (11) “Post Office” means a Head or Sub-Post Office in India under the control of the Secretary (Posts)/ Director General (Posts). For insurants on Field Service with an expeditionary Force, it includes a Base Post Office as well.
- (12) “Audit Officer” means the Audit and Accounts Officer what ever his official designation in whose Circle or audit the proposer or the insured person is serving for the time being.
- (13) “Director” means the Director, Postal Life Insurance, Kolkata.
- (14) “Paid up Policy” means a policy which requires no further payment or premium in respect of it, issued in lieu of; but maturing at the same date as the original policy, either for the original sum assured, when the future premiums payable are compounded by a single payment, or for a reduced sum assured, when the premium in respect of the original policy are discontinued before the stipulated terms.
- 14(a) “Policy in Force” means a policy for which all the due premia have been paid regularly and such policy has neither become ‘void’ nor ‘lapsed’ under any rule of POLIF Rules.
- (15) “Surrender value” of a policy, means the amount that is payable to an assured, when he foregoes the contingent benefit of his policy and surrender it for an immediate cash payment.
- (16) “Commutation” means any alteration in a contract of insurance excepting one in the date of maturity, and includes alteration in the amount of premium in the premium-term, or in the sum assured.
- (17) “Conversion” means any alteration affecting the date of maturity of a contract of insurance and includes not only alteration from Life Insurance class to the Endowment class and vice versa but also the antedating or post dating of the maturity of an Endowment policy.

GENERAL RULES:

2. The following persons are eligible to the benefits of the Post Office Life Insurance fund provided they have attained majority: -

- (1) All permanent Government servants whose pay is audited in Civil or State Railway Account Offices.

NOTE: - IMS and IMD officers in civil employ are excluded from the benefits of the Post Office Insurance Fund.

- (2) All permanent members of establishment of the Military Department, under audit of the Military Accounts Officer, whose pay and allowances are regulated by the fundamental rules, Civil Service Regulations or rules made under the Civil Service Classification, Control and Appeal Rules.
- (3) All permanent government servants in Foreign Service in India.
- (4) Permanent & temporary servants paid from "Local Funds" as defined in Fundamental Rule 9 (14).
- (5) Military Upper Subordinates and Lower Subordinates (Military and Civil) of the Military works services and clerks employed in the Divisional Disbursing offices of the Military Accounts Department.
- (6) All temporary and officiating officials employed by government department, or offices or whose pay and allowances are regulated by the Fundamental Rules or the Civil Service Regulations and whose appointment is likely to be continuous and who are certified by a competent officer of the Government Department or office as the case may be, to be eligible, subject to the condition that the certificate shall not be granted to person entertained only in an emergency, or for any special work likely to last for a short period only. The certificate shall be to the following effect: -

"Certified that although"----- is not a permanent employees of Govt. office,

----- he is eligible for admission to the Post Office Insurance fund in pursuance of rule 2 (6) of the rules of that fund".

(----- here enter name)

NOTE: - Temporary and officiating munsiffs in Bengal and acting and temporary District munsiffs in Tamilnadu may be admitted to the benefits of the Post Office Life Insurance fund on their furnishing certificates to the effect that their pay and allowances are regulated by the fundamental Rules or the Civil Service Regulations.

- (7) Section writers who are entertained for the purpose of supplementing the regular establishment and the duration of whose appointment is likely to be continuous and who are certified by a Gazetted Officer of the Department or office to which they belong to be eligible, subject to the conditions that the certificate shall not be granted to person entertained only in an emergency, or for any special work likely to last for a short period only. The certificate shall be to the following effect: -
"Certified that although"----- is not a permanent employees of Govt. office, he is eligible for admission to the Post Office Life Insurance fund in pursuance of clause 7 of rule 2 of the rules of that fund".
- (8) All permanent & temporary servants of universities in India established by Government and under Government supervision or similar such academic organizations as notified by the Government from time to time.
- (9) Deleted.
- (10) Probationers in government employment and in the employment of "Local Funds" as defined in Fundamental rule 9 (14) regarding whom a declaration is made by

the office, Department or Local Fund to which they belong that they are employed on probation in or against substantive vacancies.

NOTE: - The Reserve Clerks of Post Offices on probation and the reserve sorters of the Railway Mail Service may be admitted to the benefits of the Post Office Life Insurance Fund under this rule.

- (11) Deleted.
- (12) All extra-departmental agents (now called Gram Dak Sewaks) employed in the Department of Posts.
- (13) Typist and Copyist of Civil Courts in whose case it is certified by a Gazetted officer of the Department or office to which they belong that the duration of their appointment is likely to be continued.
- (14) All permanent & temporary servants of Government-aided educational institutions or such educational institutions as notified by the Government from time to time..
- (15) All permanent & temporary servants of the Council of Scientific and Industrial Research or such councils as notified by the Government from time to time.
- (16) All permanent & temporary servants of the Indian Standard Institution.
- (17) All permanent & temporary employees of: -
 - (a) The Medical Council of India;
 - (b) The Dental Council of India;
 - (c) The Nursing council of India; and
 - (d) The Pharmacy Council of India.
- (18) All permanent/regular employees of the Nationalized Banks.
- (19) All permanent/regular employees of all the Subsidiary Banks of the State Bank of India.
- (20) All permanent/regular employees of the following financing Institutions or such financing institutions, which are notified by the Government from time to time. namely: -
 - (a) Industrial Development Bank of India;
 - (b) Industrial finance Corporation of India;
 - (c) Industrial Credit and Investment Corporation of India;
 - (d) Industrial Reconstruction Corporation of India; and
 - (e) Unit Trust of India.
- (21) Probationers in the employment of the offices mentioned in the sub-rules (02) to (20) regarding whom a declaration is made by the Head of the Office to which they belong that they are employed on probation in or against substantive vacancies shall be eligible.
- (22) All regular employees of Public Sector Undertakings both Central and State Government.

NOTE: - In the case of persons mentioned in sub-rules (14), (15), (16), (17), (18), (19), (20), (21) and (22), the premiums shall be paid in cash at the Post Office selected by them.

- (23) All regular employees of Regional Rural Banks and all such Banks, which are notified by the Government from time to time.
- (24) Industrial and Work-charged employees in the Department of Posts & Department of Telecommunications whose pay is regulated under the “Fundamental Rules”.
- (25) All permanent and temporary employees of the following organizations or similar such organizations which are notified by the Government of India from time to time: -
- (a) Employees State Insurance Corporation;
 - (b) Employee State Insurance;
 - (c) Central PF Commission;
 - (d) Coffee Board;
 - (e) Rubber Board;
 - (f) Khadi & Village Industries Commission;
 - (g) Indian Council of Agricultural Research and its subordinate organization;
 - (h) Provident Fund Organization;
 - (i) Maharashtra State Roadways Transport Corporation;
 - (j) UP State Roadways Transport Corporation
- (26) All permanent/temporary employees of Haryana and Punjab Roadways Transport Corporation.
- 2A. Members of the Defence Services including those holding short service commission, extended service commission and other kinds of non-permanent commissions are also eligible to join the fund.

NOTE 1: - A policy issued to a member of the Defence services will cover all risks to life taken by the insured in the performance of his duties as a member of the Armed forces, including the risks arising from service on the high seas, risks of war and risks of aviation.

NOTE 2: - If a member of the Defence Services is transferred to Reserve no extra premium will be payable in respect of his policy during the period he continues to be in the Reserve. During this period a member of the Reserve forces, in order to keep his policy alive, must pay his monthly premium in cash at the Post Office on or before the last working day of the said month to which the premium relates.

2B. Civilian personnel, who have a liability for military service in a combatant capacity or who intend to join military service in such a capacity, are also eligible to join the fund provided that, in the event of their subsequently proceeding on military service in a combatant capacity, the policies issued to them will hold good only if intimation of their proceeding on military service is given to the Army Postal Service Directorate, PLI Cell, C/O 56 APO, within ninety days of the date of proceeding on such service.

NOTE: - Deleted.

- 2C, The following classes of civilian personnel are also eligible to join the fund: -
- (i) Persons who proceed on field service in a non-combatant capacity but retain liens on civil posts, provided that they continue to be governed by rules applicable to civil personnel.
 - (ii) Employees of the Department Posts and Department of Telecommunications who proceed on field service in a combatant or non-combatant capacity for the purpose of employment in connection with Army, Navy or Air Force, Department of Posts and Department of Telecommunications duties but hold liens on civil posts.

NOTE: - No extra premium is payable in the above cases.

2D. Notwithstanding anything contained in these Rules if the death of the life assured should arise, either directly or indirectly, as a result of engaging in aviation or as a fare paying passenger in an aircraft authorized to undertake public transport, or (b) as a servant of the Government in the Indian Navy, Indian Army or in the Indian Air force, full sum assured with the accrued bonus will be payable under the policy.

Explanation: - For the purpose of this rule government servants travelling on duty at the cost of Government will be considered "Fare-paying Passengers".

3. Any person who is eligible to the benefit of the Post Office Life Insurance Fund under Rule 2, 2-A, 2-B, or 2-C, may effect an insurance-Life Assurance, Endowment Assurance, Convertible Whole Assurance, Anticipated Endowment Assurance, Yugal Suraksha of Children Policy or all of them on his life for a sum not less than Rs. 20,000/10,000 in each class but not more than an aggregate of Rs. Ten lac in respect of Whole Life Assurance and Endowment Assurance and Rs. Five lac in respect of other insurance taken all classes of insurance together.

NOTE 1: In calculating the aforesaid maximum limits, the policies that have been surrendered and taken payment on maturity (except, Whole Life and Endowment) will not be taken into account. The Whole Life and Endowment Assurance of sum assured of more than Rs. Five lac, will be subject to following conditions: -

- (a) His/her age should not exceed 50 years (Next Birthday)
- (b) The minimum premium-paying period of the last policy, which makes the sum assured as Rs. Ten lac, will be ten years.
- (c) Aggregate outgo against payment of premium, contribution to GPF/CPF, income tax, installments of housing loan and other payments does not exceed 60% of his/her monthly income and a declaration will made to this effect.
- (d) He/she has not surrendered any PLI policy in the past. A declaration is to be given to this effect.

Within these limits the sum assured must be in multiples of Rs. 10,000/-.

Exception: - For EDAs of the Department of Posts, Group-D employees of Central & State Govt. PSU, Banks etc. other ranks of the Army, Navy, Air Force & Defence

Civilians in Group-D cadre, lower ranks of para military force of Central & State Govt. & police service the minimum value of Postal Life Insurance policy is kept as Rs. 10,000/-

NOTE 1: - In calculating the aforesaid maximum limits, policies, that have been either surrendered or taken payment of on maturity shall not be taken into account.

NOTE 2: - Deleted.

3 (A) "Insurance Agent" means a person selected by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General for sale of Postal Life Insurance and Rural Postal Life Insurance products and collection of a proposal therefore with advance premium from an eligible proponant.

4. All persons who are admitted to the benefits of the Post Office Life Insurance Fund have direct government security for the payment at the proper time of the money due to them.

5. Table showing the ages at which life insurance and endowment assurance policies can be purchased and the premium payable in each case, are appended to these rules.

6. No person who has once been admitted to the benefits of the Post office Insurance Fund shall forfeit his right or interest in any Life insurance or endowment assurance policy purchased by him under these rules by reason of his quitting the service in which he is employed, from any cause whatsoever except that referred to in rule (7), provided that all payments due under the rules are regularly made.

7. Inaccurate information furnished by a person or suppression of factual information by a person admitted to the benefits of the Post Office Life Insurance Fund will at the discretion of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General, rendered voidable the contract concluded with that person and lead to forfeiture of all payments made by him;

8. Government officials are prohibited under pain of dismissal, from making public any information of a private character obtained in the course of business regarding the Post Office Life Insurance Fund or any transactions relating thereto.

9. Assignment and nomination:-

(1) In registering any assignment, nomination or appointment of any person to receive the money secured by policy in the event of the insurants' death during the minority of the nominee, the Post Office Insurance Fund assumes no responsibility as to the validity thereof.

(2) While the Fund does not prescribe any particular forms for assignment or for nomination, or for the notice thereof, specimens of the forms that may be used can be had from the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General on application.

(3) Assignment .

(a) Policies may be assigned by the policyholder, either :-

(i) for valuable consideration; or

(ii) by way of gift.

(b) The assignment may be made either by an endorsement on the reverse of the policy itself or by a separate deed. The assignment must be dated and signed by the assignor in the presence of a witness. Except in the case of an assignment in favour of the President of India as a security for the repayment of any loan granted out of the Fund, an assignment, otherwise complete, will be inoperative against the Fund, unless a notice in writing of the assignment has been delivered to the Principal Chief Postmaster-General/Chief Postmaster General/ Postmaster General. The notice of assignment must be accompanied by the policy duly endorsed or, where the assignment has been effected by a separate deed, by the deed or assignment or a copy thereof duly certified to be correct by both the assigner and the assignee or their duly authorized agents. The priority of claim under a policy will be governed by the dates on which the notices of the assignments have been received by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General at his office.

(c) After the assignment of a policy is once effected, the policy cannot be dealt with any further by the assignor and the only person competent to deal with it will be the assignee. In order to enable the policy-holder to deal with the policy again he should have a re-assignment in writing in his own favour executed by the assignee, attested by one or more witnesses, and registered in the records of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

(4) Nomination

(a) A policy holder is advised to nominate a person to whom the sum assured shall become payable in the event of his death, so as to save his legal heirs the trouble and expense of obtaining legal title to the sums payable under the policy.

(i) “Provided that if any of the legal heir(s) or the nominee(s) of a policy holder has been charged with the murder of the policy holder, the policy money shall not be paid to him/her unless he/she is honorably acquitted of by the competent court of law”.

(b) The holder of a policy of life assurance on his own life may when effecting or at any time before the policy matures for payment nominate the person or persons to whom the money secured by the policy is desired to be paid in the event of his death.

(c) Where the proposer gives the name of the intended nominee or nominees in the proposal form itself, the Fund will incorporate the name of such nominee or nominees in the text of the policy. A nomination, if not incorporated can be made only by an endorsement on the policy. In order to be effective, such enforcement must be communicated to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General for being recorded in his books. A nomination may, at any time before the policy matures for payment, be cancelled or changed by the assured by an endorsement or a further enforcement or a will, as the case may be, but the Fund will not be liable for any payment under the policy made bonafide by it to a nominee mentioned in the text of the policy or to be one nominated by an endorsement on the policy and

registered in the records of the Fund unless notice in writing in any such cancellation or change has been received by the Principal Chief Postmaster-General/ Chief Postmaster General/ Postmaster General prior to such payment.

(d) A transfer or assignment of a policy made in accordance with the provision of section 38 of the Insurance Act, 1938 (4 of 1938) shall automatically cancel a nomination, provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its re-assignment by the insurer or repayment of the loan shall not have the effect of canceling a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy.

(e) Where the policy matures for payment during the life time of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policyholder or his heirs or legal representatives of the holder of a succession certificate as the case may be.

(f) Where the nominee or, if there are more nominees than one, a nominee or nominees survive the person whose life is insured the amount secured by the policy shall be payable to such survivor or survivors.

(g) Minor Nominee: - The holder of a policy of life insurance may, in any case where the nominee is a minor, appoint any person to receive the money secured by the policy in the event of his death during the minority of the nominee and communicate such appointment to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General by forwarding the documents relating to such appointment. The consent of the appointee should be obtained at the same time as the appointment is made.

(h) Nominations as above are not permissible in the case of policy effected by any married man on his won life and expressed on the face of it to be for the benefit of his wife, or of his wife and children or any of them; in such a case the policy ensures and is deemed to be a trust for the benefit of the insurant's wife or for the benefit of his wife and children or any of them according to the interest so expressed (vide Section 6 of the Married Women's Property Act, 1874)

Provided that the said section 6 shall be deemed not to apply or not to have applied to a policy where the nomination made at any time in favour of the insurant's wife and children or any of them is expressed, whether or not on the face of the policy, as being under section 39 of the Insurance Act, 1938.

NOTE 1: - Assignment of policies made in compliance with rule 21 (viii) (a) of the General Provident Fund Rules, which is essence, is an assignment for valuable consideration, should also be registered in the office of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General under this rule.

NOTE 2: - Assignment of policy as a whole may be made either in favour of one person or jointly in favour of two or more persons.

NOTE 3: - In the case of an absolute assignment, all rights of the assured are vested in the assignee by an assignment and the assignee may therefore be entitled to claim the surrender value of the policy under rule 34 without the consent of assured.

NOTE 4: - A policy may be assigned to the President of India for the purpose of paying estate duty payable under the Estate Duty Act, 1953 (34 of 1953) in the form prescribed in rule 31 of the Estate Duty Rules, 1953. When such a policy matures or is surrendered the value of the policy or the amount of surrendered value thereof, as the case may be, shall be paid in the manner prescribed in the form of assignment. If the estate duty payable on the estate of assured is less than the policy moneys receivable under an insurance policy assigned to the President of India under the rule 31 of the Estate Duty Rules, 1953, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General, will arrange to pay to the Government so much thereof as may be demanded by the Government for satisfaction of the estate duty liability on the estate of the assured and pay the balance to the legal heirs, executors, administrators or other legal representatives or assigns of the deceased or other persons to whom the same may be payable under the policy.

When an insurance policy is assigned to the President of India for the purpose of paying estate duty, the assured shall within three months of the date of registration of the assignment by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General deposit the policy with the Commissioner of Income Tax (who is also the Controller of Estate Duty) within whose jurisdiction the assured resides. In the case of a policy assigned to the President of India for the purpose of paying estate duty, the assured shall surrender to the Controller of Estate Duty all former deeds of assignments or re-assignments, if any, in respect of the policy.

Note 5: "A nominee under a policy of the life insurance has a bare right to collect the money payable under the policy on the death of the insured and give a good discharge to the insurer. The nominee does not become the owner of the money payable under the policy and he/she is liable to make it over to the legal representative of the insured. Thus the nominee acts as a receiver only, subject to the provision of sub Rule 1 of Rule 44 of these Rules".

10. The administration of the Post Office Life Insurance Fund under these rules is vested in the Secretary (Posts)/ Director General of Posts who is authorized to issue from time to time such subsidiary regulations and orders as he may deem necessary provided that no such regulation or order shall be inconsistent with any provision of these rules or any rules that may hereafter be made by the President.

11. Policies of life insurance and endowment assurance granted in accordance with these rules are exempted from stamp duty (Government of India, Finance and Commerce Department, Notification No. 5199 SR an 1390 SR dated the 1st November-1895 and the 22nd March 1898 respectively issued under section 8 of the Indian Stamp Act, 1879).

12. The accounts connected with the Post Office Life Insurance Fund will be kept in the office of the Director, Postal Life Insurance, Kolkata.

LIFE INSURANCE AND ENDOWMENT ASSURANCE

13. Whole Life Insurance or Endowment Assurance or Convertible Whole Life Assurance or Anticipated Endowment Assurance or Joint Life Assurance or Children Policy can be effected by making a monthly payment until the person insured reaches the age as specified in Table I, II and III respectively to these rules. Anticipated Endowment Assurance and Joint Life Assurance can be effected by making a monthly payment till the end of selected term or death of the insured person, whichever is earlier, as specified in Table IV and Table V respectively to these rules. The monthly payment in respect of Children Policy shall be regulated by Table VI to these Rules.

NOTE: - In every case except that of Anticipated Endowment Assurance and Joint Life Assurance, the maximum number of monthly premiums payable is twelve times the difference between the age at entry according to which the premium is charged and the age at which payments are to cease. In case of Anticipated Endowment Assurance and Joint Life Assurance, the maximum number of monthly premiums payable is twelve times the selected term.”

13.1 **JOINT LIFE Assurance**

The details of Joint Life Assurance are given in Annexure ‘A’ to these Rules.

13.2 **Anticipated Endowment Assurance**

The details of Anticipated Endowment Assurance are given in Annexure ‘B’ to these Rules.

13.3. **Children Policy**

The details of Children Policy are given in Annexure ‘C’ to these Rules.

14 (1): **Medical Scheme**

In every case where the proposal for a Whole Life Assurance, Endowment Assurance, Anticipated Endowment Assurance, Joint Life Assurance or Children Policy is submitted in the prescribed form, the proposer must undergo a medical examination by the prescribed medical authority and must be declared fit for such insurance by the said authority.

(a) Provided that should a proposer, after undergoing medical examination, change his mind as to taking out a policy and decide not to proceed further with the proposal or fail to pay his subsequent premium by the due date or should an insured person after taking out a policy, discontinue payment of premium before the policy has been in force for twelve months, he/she will be required to pay the fee prescribed in Rule 19 and 21 for

the medical examination which will be recovered in cash or deducted from the amount payable/ due to him as the case may require.

(b) The medical examination shall be carried out as per Rule 19, by the prescribed medical authority depending upon the amount of assurance involved, and the fees on account of medical examination shall be borne by the Department in accordance with Rule 21. However, if second medical opinion is required to be obtained the fee thereof shall be paid by the proposer in case he is responsible for the delay in acceptance of proposal otherwise the fee shall be borne by the Department.

14(2) Non-Medical Scheme

Any person, whose age next birthday does not exceed 35 years, and who is eligible for a Postal Life Insurance Policy under Rule 2, 2A, 2B or 2C of the POIF Rules, with the exclusion of handicapped persons, Extra Departmental Agents, ex-employees of Department of Posts and Department of Telecommunications and anyone who may have applied for a Life Assurance Policy either under Non-Medical or Medical Scheme and had been turned down by any insurance company operating in India, may apply in the prescribed form for a Non-Medical Policy, in multiples of Rs. 10,000/- (Rupees Ten thousand), for such sum assured which shall not exceed Rs. 1,00,000/- (Rupees One Lakh) together with any other Non-Medical policy/policies which the proposer may hold or proposes to hold under the said Non-Medical Scheme, and further shall not exceed Rs. 10,00,000/- (Rupees Ten Lakhs) together with any Non-Medical or/and Medical policy/policies which the proposer may hold or proposes to hold.

(i) Provided that the medical history of the proponent does not reveal any adverse features, and in case such proponent falls in any category listed under Rule 2A, 2B and 2C of POLIF rules, is in medical category A-1 at the time of proposal and had not been downgraded to a lower medical category during the two years prior to the date of proposal.

(ii) Only Endowment Assurance Policy maturing at the age of 40, 45, 55, 58 and 60 shall be issued under this Scheme.

(iii) In the event of a Non-Medical Policy issued under this Rule becoming a claim before maturity and notwithstanding the total sum assured as per the said policy, the payment against such claim shall be restricted to the following amounts: -

(a) Thirty five percent of sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of one year from the date of acceptance of the proposal.

(b) Sixty percent of the sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of two years, but not before the completion of one year, from the date of acceptance of the proposal.

(c) Ninety percent of the sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of three years, but not before the completion of two years, from the date of acceptance of the proposal.

(d) Full sum assured along with the accrued bonus in case the death of the insured person occurs after completion of three year from the date of acceptance of the proposal.

14 (3). **Special Scheme of PLI for Physically handicapped persons**

The details of “ Special Scheme of PLI for Physically handicapped persons” are given in Annexure ‘D’ to these Rules.

Rule 14(4) **EXEMPTION OF DEFENCE PERSONNEL FROM MEDICAL EXAMINATION**

The Defence Personnel who are in Medical Category “AYE” (for JCOs/NCOs/OR) or “SHAPE” –I (for officers), while submitting proposal for taking a Postal Life Insurance Policy will be exempted from Medical Examinations for the purpose.

NOTE 1: Full claims for sum assured along with the vested bonus will be admissible to the claimant(s) if a policy becomes claim after its acceptance. Suicidal cases will however be governed by the existing Rules of POLIF.

NOTE 2: Revised proposal forms will be used for taking a policy by the Defence Personnel.

14(5): Exemption of Assam Rifles and Para Military Forces Personnel from Medical Examination while taking PLI Policy

The Assam Rifles and Para Military Forces personnel who are in Medical Category ‘SHAPE’-I (for officers) and ‘AYE’ (other than officers). while submitting proposal for taking Postal Life Insurance policy, shall be exempted from medical examination for the purpose.

Note1: Full claim for sum assured along with the vested bonus shall be admissible to the claimant(s) if a policy becomes claim after its acceptance. Suicidal cases shall however be governed by the existing Rules of POLIF.

Note 2: Revised proposal form as applicable for defence personnel shall be used.

15. A life insurance or endowment assurance contract will be held to commence from the date borne by the policy or written document in which the contract is recorded; and the policy will be given to the person insured for custody.

Note- Subject to the provisions of rules 2-B, 2C and 2D of these rules a policy holds good in the event of a Govt. Servant losing his life on field service.

MANNER OF EFFECTING AN INSURANCE

(NOTE: - The procedure to be followed in connection with proposals submitted by Defence service personnel is given in the appendix to these rules.)

16. When a person wishes to insure his life under these rules, or to purchase an endowment assurance policy, he will be required to answer, the question in the prescribed form of proposal which can be obtained at the nearest post office (Head or Sub), and to sign the form in the presence of his immediate superior, who will, in his turn sign the certificate to the effect that he has read and explained the form to the proposer, and that the proposer's signature was affixed in his presence.

NOTE 1: - In the case of a proposer who knows English the certificate of the proposer's immediate superior may at his discretion, be confined to the words "I certify that the proposer's signature was affixed in my presence."

NOTE 2: - In the case of proposers in foreign service in India and in other cases when there is any difficulty in obtaining such a certificate being signed by the proposer's immediate superior the certificate may, with the permission of the Superintendents of Post Offices or the first class Postmasters, as the case may be within whose jurisdiction the proposer resides, be signed by the local Postmaster or any other responsible Government Officer.

17. The immediate superior of the proposer will compare the answers in the form of proposal with the proposer's service book, service roll of appointment certificate and satisfy himself that the details of the proposer's service have been properly recorded and attested. He will prepare a certified copy of (1) the first page of the service book, or (2) the descriptive headings of the service roll, or (3) the appointment certificate and if the proposer is unable to sign his name obtain on it the impression of the left thumb of the proposer in his presence. In the case of a proposer who is able to sign his name, the signature only should be obtained. He will then forward the proposal accompanied by the certified document referred to above, in a registered envelope, by first mail, if possible, to the Principal District Officer of the Department in which the proposer is serving. If the immediate superior is a Gazetted Officer and is able to furnish the required certificate, he will perform all the functions of the Principal District Officer prescribed under these rules.

NOTE 1: - In the case of a temporary official who has no service book, service roll or appointment certificate, the proposal should be accompanied by the certificate granted by a competent officer of the Department on the terms stated in rule 2 (6) of the Post Office Life Insurance Fund Rules. The immediate superior of the proposer should satisfy himself by a comparison with the records of his office that the details of the proposer's service have been properly recorded and attested. He will obtain, on the certificate referred to above the signature or the impression of the left-thumb as the case may be of the proposer in his presence. An attested copy of the proposer's school certificate, a municipal certificate of birth or when a proposer is unable to produce any such document a certificate regarding his age granted by two respectable persons (who should be able to speak from their personal knowledge as to the proposer's age) should also be attached to the proposal.

NOTE 2: - An attested copy of the certificate of age referred to in the preceding note should also be attached to the proposal of an Extra-Departmental agent employed in the Department of Posts and the signature should be obtained on a certificate from his immediate superior to the effect that he is an Extra- Departmental agent employed in the Department of Posts and is eligible for admission to the benefits of the fund.

18. The Principal District Officer, on receipt of the proposal and the certified document referred to in the preceding rule, will carefully scrutinize them with special reference to the admissibility of the terms of the proposal, and if it is found that the life of the proposer was on any previous occasion rejected on medical grounds, either by the Post Office Life insurance fund or by any Life Insurance concern, the attention of the medical officer, to whom the proposal is sent, should be specially drawn by the Principal District Officer to the entries to that effect made against the question by the proposer in the proposal form. If the entry regarding the proposer's age in the proposal does not agree with that in the certified copy of (1) the first page of the service book, or (2) the descriptive headings of the service roll, or (3) the appointment certificate, as the case may be, the Principal District Officer will take immediate steps to have the discrepancy reconciled. If necessary, he will obtain from other officials of the department to which the proposer belongs or from the officials of any other department under whom the proposer may have served, or from the persons named in the proposal or from any other source, information regarding the proposer's age.

NOTE 1: - In the case of a temporary official or an Extra- Departmental agent employed in the Department of Posts, the Principal District Officer should satisfy himself about the correctness of the entry in the proposal regarding the proposer's age by a comparison with that given in his university certificate, baptismal certificate, horoscope, municipal certificate of birth or in the absence of any such document, a certificate regarding his age granted by two respectable persons who should be able to speak from their personal knowledge as to the proposer's age.

NOTE 2: - If the record of the proposer's service is maintained in the "History of Services of Gazetted and other officers" the Principal District Officer should examine this book to satisfy himself about the correctness of the entry in the proposal regarding the proposer's age.

NOTE 3: - In the case of proposers in Foreign Service in India, the functions of "Principal District Officer" will be discharged by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General of the Circle in which the proposer is residing.

NOTE 4: - The officer maintaining the service records of the proponent may function as the Principal District Officer, even though he is not Gazetted, where there is no discrepancy in age to be reconciled and where the Gazetted officer who should normally function as the Principal District Officer is located in a different office or station.

19. The Development Officer (PLI) or any other Field Staff authorized by the Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General will take and produce the proponent and proposal form with the certified documents required to the medical officer concerned for medical examination as indicated below: -

SN	Limit of Sum Assured	Status of Medical Officer
(a)	For Insurance up to and including Rs. 2 lac (Both for PLI and RPLI)	(i) Medical officer below the status of Civil Surgeon employed in Central and State Government, Municipal District Board, Local Board, Cantonment Board or Union Board Hospital or dispensaries and also Medical officers of units of Public Sector undertaking both State and Central, nearest to the place of the duty of the proponents. (ii) Retired Medical Officers (Gr. II) subject to provision of Note 7 to this Rule.
(b)	For insurance up to and including 5 lac (for PLI only) subject to the provisions of Note 6 below this Rule	Same as mentioned in Rule 1 (a) (i) & (ii)
(c)	For insurance in excess of Rs. 5 lac & up to 10 lac	(i) Civil Surgeon, Medical Officers in the employment of Government enjoying the status not lower than that of a Civil Surgeon or Chief Medical officer, nearest to the place of duty of the PLI proponent. CMO Grade-I/Specialist Class-II shall also be considered as equivalent to the rank of Civil Surgeon. (ii) Retired Civil Surgeon, CMO Gr. -I and Specialist Class-II subject to provision of Note 8 below this rule.

NOTE 1: - The medical examination of proposers serving with India Missions abroad will be conducted by the Government of India Medical Officers attached to such Missions. At places where such Medical Officers are not stationed, the medical examination will be done through the doctors authorized by the Ministry of External Affairs. The Indian Missions abroad are authorized to pay in full the doctor's fee for such examination and charge the amount to the Post Office Life Insurance Fund in the usual manner. In very exceptional cases the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General may relax the rule.

NOTE 2: - A female proposer should be medically examined by a woman medical officer of corresponding ranks as given in Rule 19 (a), (b) or (c) above. If a woman medical officer of the prescribed rank or qualification is not available at the station or in the District, the female proposer may be examined after obtaining her written consent by a male medical officer of the corresponding rank and possessing the prescribed qualifications.

NOTE 3: - Indian Marine candidates for insurance in the Post Office Life Insurance Fund may be examined by the Marine Surgeon, Bombay.

NOTE 4: - In case where it is not possible to adhere strictly to the provisions of this Rule and a proposer has to be sent to a medical officer of higher rank of a department other than the department of the proposer the Development Officer (PLI) shall attach firmly to the proposal form a statement of reasons for the departure before the proposal form is submitted to the medical officer. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General shall include the said statement of reasons in the relevant "Intimation of acceptance" of the proposal.

NOTE 5: - In all cases the Medical Officer defined in these Rules should be registered with a State Medical Council.

NOTE 6: - The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General concerned will review the performance of Medical officer as given in Rule 19 (a) (i) & (ii) for three years and raise the limit for medical examination up to 5 lac in respect of those medical officers whose performance is found satisfactory.

NOTE 7: - The Principal Chief Postmaster General/Chief Post Master General/Postmaster General concerned will appoint retired medical officer for examining PLI/RPLI proponents up to the limits as given in Rule 19 (a) (i) (ii) and (b) above.

NOTE 8: - The Principal Chief Postmaster General/ Chief Postmaster General Postmaster General will also appoint retired Civil Surgeon, CMO Grade-I and Specialist Class-II for examining PLI proponents up to the limits as given in Rule 19(c) above.

19.1 The Principal Chief Postmaster General/ Chief Postmaster General Postmaster General may also appoint the Registered Medical Practitioners Allopathic to conduct medical examination subject to the following conditions:-

- (i) The RMPs (allopathic) will be authorized only when Government Doctors are not available in particular areas or if available, he/she declines to undertake medical examination;
- (ii) The RMPs so authorized should have at least MBBS degree and registered with Medical Council of India in the State;
- (iii) The RMPs should have experience of at least five years after possessing MBBS degree;
- (iv) The RMPs should be a person of repute having good professional conduct ;and character;
- (v) A RMP can examine the proponent under RPLI for maximum sum assured of Rs one lac;

(vi) The fees prescribed for Government Medical Officers for examining the proponents under PLI/RPLI will be payable to a RMP;

(vii) On authorization, such RMPs will be called as 'ARMP' in PLI/RPLI term.

(viii) In order to examine the cases of recommending bad lives by Registered Medical Practitioners and consequential premature Death claims within three years from the date of acceptance, a proper record of RMPs (Full name, permanent address, name of clinic, date of authorization, Policy No in respect of which premature death claim was received with sum assured and cause of death etc.) should be kept by the Principal Chief Postmaster General/ Chief Postmaster General for review of authorization after two years. Any adverse report should be reported to the Directorate of PLI for decision.

20: After signatures of the Principal District Officer or Superior Officer as the case may be, on the proposal form, the proponent shall be directed for medical examination by the Medical Officer concerned. The Field Staff as authorized by the Department of Posts may accompany the proponent to the Medical Officer for the purpose.

21. The Medical Officer will examine the proposer and require him to answer such enquiries regarding his health as he may think fit to make. He will sign the Medical Certificate and obtain the proposer's signature or thumb impression as the case may require to the declaration on the form of proposal. He will return the proposal form to the Development Officer (PLI) concerned or who had submitted the proposal form to him.

The Medical officer concerned will receive a fee for each medical examination at the following rates: -

SN	Amount of Sum assured for a Proposal	Amount of fees payable
(a)	Up to the sum assured of Rs. 3 lacs.	Rs. 30/- (Rs thirty) per proponent.
(b)	Above Rs. 3 lacs and up to Rs 5 lacs of sum assured.	Rs. 35/- (Rs thirty Five) per proponent.
(c)	Above Rs 5 lacs of sum assured	Rs. 40/- (Rs Forty) per proponent

NOTE 1: - The personal description of the proposer, referred to in this rule, should contain the following particulars viz.: - (1) Height, (2) Complexion, (3) Colour of hair, (4) Colour of eyes, (5) Figure, and (6) Personal marks of peculiarities (such as scars, moles, or any peculiarity of figure or gait of a distinctive character.)

22. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will decide whether the proposal is to be accepted or not after satisfying himself, among other things, that the proposer's signature made before the Medical Officer agrees with that made before the immediate superior and that proposer's thumb impression if on

the form of proposal, agrees with that in the certified copy of (1) of first page of the proposer's service book, or (2) the descriptive headings of the service roll or (3) the appointment certificate, or (4) in the case of temporary official the certificate granted by a competent officer of the department on the terms stated in Rule 2 (6) or (5), in the case of Extra-departmental agents, the certificate of his immediate superior referred to in Note 2 to Rule 17 as the case may be. If he decides that the proposal should be accepted, he will intimate to the proposer the acceptance of his/her proposal.

NOTE 1. When a proposal is not accepted after the proposer has been medically examined, within:-

- (a) Sixty days in the case of persons living within a week's post of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General's headquarters; or
- (b) Ninety days in the case of persons living in places more than a week's post from the Pr Chief Postmaster General/Chief Postmaster General/Postmaster-General's headquarters;

A second medical certificate shall be obtained and the fee thereof shall be paid by the proposer if he is responsible for the delay, otherwise it shall be paid out of the Insurance Fund.

NOTE 2. The Principal Chief Postmaster General/Chief Postmaster General Postmaster-General may accept as the proposer's date of birth a date which does not agree with the entry of his age in the service book, or service-roll or History of Services of Gazetted Officers or with the certificate or horoscope referred to in the Note 1 under rule 18 in the case of a temporary officials and Extra-departmental agents of the Post Office. For the above agreement the certificate of the Principal District Officer should be obtained.

NOTE 3. For the purposes of the Postal Life Insurance business the Civil; Surgeon at the headquarters of each postal circle, or in the case of a presidency town one of the presidency Surgeons to be selected by the civil Administrative Medical Officer of the State, is appointed ex-officio consulting Physician to the Head of the Postal Circle. the latter officer may refer to consulting Physician of the circle for opinion on any medical certificate granted to a proposer by a person who is not a commissioned Medical Officer.

NOTE 4. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General should not accept a proposal if he knows that the proposer has ceased, or at the time of tendering his first premium will have ceased, to be eligible for admission to the benefits of the Post Office Insurance Fund under Rule 2.

NOTE 5. The intending insurants are advised to submit their proposals sufficiently in advance of their next birth day so as to admit their proposals being accepted and the first premium paid before the next birthday, otherwise the proposer would be liable to pay the premium at the higher rate if he pays it after he attains the next higher age.

NOTE 6. The premium due on a policy is calculated on the Proposer's age on the next birthday following the date of which the first premium is paid.

NOTE 7. Deleted

NOTE 8:- The proposal should not be accepted by Principal Chief Postmaster General/Chief Postmaster General/Postmaster General if he knows that the person tendering it is no longer eligible for admission to the benefits of the Post Office Life Insurance Fund under rule 2 or 2A, 2-B or 2-C.

NOTE 9:- . If a qualified declaration is given by the proposer to the effect that since medical examination he has/had serious illness or death in the family, the principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General should not accept the proposal. In a case where the proposer or the members of his family have suffered from serious illness or where death in the family of the proposer has occurred due to any serious disease, a fresh medical examination may be ordered by the Principal Chief Postmaster General/Chief Postmaster General /Postmaster General at the cost of the Fund.

NOTE 10- The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General may authorize the Development Officer/Field Officer or any other official in his circle to collect advance deposit of the first premium from the proponent with the clear understanding that the risk of his (her) life will not commence in any case earlier than the date of acceptance of the proposal by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General under this rule. The date of commencement of risk will be the same as the date of acceptance of the proposal by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General provided the advance deposit is not less than the amount of first premium as worked out after proper scrutiny of the proposal.

NOTE 11- The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General may select a person within his jurisdiction to be known as "Insurance Agent" for the purpose of sale of Postal Life Insurance and Rural Postal Life Insurance products and collecting advance deposits of the first premiums from the proponent with the clear understanding that the risk of his (her) life will not commence in any case earlier than the date of acceptance of the proposal by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General under this rule. The date of commencement of risk will be the same as the date of acceptance of the proposal by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General provided the advance deposit is not less than the amount of first premium as worked out after the proper security of the proposal".

FORM

I hereby declare that since my medical examination in connection with the Proposal for Life Insurance, I have not suffered from any serious illness nor has there been any death or serious illness in my family.

I also declare that I am in good health today.

Signature of the Proposer
Date-----
At-----

23. After acceptance of proposal by Principal/Chief Postmaster General/Postmaster General, a policy bond, acceptance letter, Premium Receipt Book Label (for pasting on Premium Receipt Book for cash policy) and intimation letter etc. shall be generated at Circle Office or Regional Office as the case may be. After scrutiny and signatures on these documents by the competent authority, Policy Bond, Acceptance letter and Premium Receipt Book shall be despatched to the insured person by registered post with acknowledgement due and a copy of acceptance letter shall also be sent to the Pay and Accounts Office/Pay Disbursing Officer of the insured in case of Pay recovery policy and to the Postmaster concerned in case of cash policy.

24. Omitted.

25. An insured person who adopts the mode of paying premium in cash as a regular measure will be supplied by the Department with a premium Receipt Book in which entries relating to payment of each premium shall be made. The Postmaster receiving the monthly premiums will grant a receipt for the amount in this book. When the Book is filled up and has no further space for entries, it should be forwarded to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General/ Postmaster of Head Post Office including G.P.O who after has verified the entries will arrange to issue a new Book in which it will be noted, under his signature, the month up to which premia have been paid.

NOTE: - In the event of Premium Receipt Book being lost, the insured person should apply, through his immediate superior, to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General for a duplicate book stating in his application the circumstances under which the original book was lost. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will then issue a duplicate book and send it to the Post Office named in the application where it will be delivered to the insured person on his paying a fee of Rs. 2/- or as notified by the Government from time to time. (The Principal Chief Postmaster General/Chief Postmaster General/ Postmaster General may, however, if he is satisfied that the original book was lost through no fault of the insured person, authorize delivery of the duplicate without recovery of the fee.)

26. Deleted.

27. Subject to the limitation prescribed in rule 3, any person who has purchased a life insurance policy may insure his life for a further sum. With this object he should submit a proposal in the prescribed form. He will in due course be directed to present himself for medical examination and if his proposal is accepted, he will be informed accordingly in the manner prescribed in rule 22. In the same manner any person who has purchased an endowment assurance policy may effect a further assurance under the same terms for an additional sum, subject to the limitations specified in rule 3.

Exception: - A Proposer who desires within 60 days from the date of his medical examination made in connection with a proposal for insurance to increase the amount of his original proposal or to purchase a fresh policy to mature at the same age or an earlier age will not be required to submit a fresh proposal in the prescribed form or to undergo a second medical examination if the original medical examination was conducted by a Medical Officer competent under rule 19 to examine the proposer for the revised amount. If however, the proposal for additional benefits is not accepted within three months from the date of the medical examination a second medical certificate should be obtained and the fee thereof should be paid by the proposer if he is responsible for the delay; otherwise, the fee should be paid out of the Post Office Life Insurance Fund. The additional premium thus due to the increase in the value of the policy or to the purchase of a fresh policy will be paid within 60 days from the date of acceptance of the fresh proposal.

MANNER OF REALISING PREMIUM

(NOTE: - The procedure to be followed in connection with proposal submitted by Defence Services Personnell are given in the appendix to these rules.)

28. The first premium paid on any date shall represent the premium for that calendar month. This first premium must always be paid in cash or cheque by the insured person and a receipt in the form of LI-7(a), in token of having received the amount by the field staff procuring the proposal shall be granted on the spot to the insured person. Subsequent premium payable monthly will be recovered, as far as possible by deduction from the pay of the insured person. If the recovery is to be made by deduction from pay, the insured person is responsible that the amount of the premium, which is due on the first day of each month, shall be deducted from his pay for the said month, e.g. the premium due for June will be deducted from the insured person's pay for June, which is drawn on the last working day of June (except for the month of March, pay for which is drawn on the first working day of April.). If the premium is to be paid in cash the insured person must pay the amount at the Post Office selected by him either on the first day or before the last working day of the month for which the premium is due and obtain the Postmaster's receipt for it in his premium receipt book. Payment of premium by insured persons who have quitted the service of Government is governed by rule 36.

Exceptions: Under special arrangements existing in Tamilnadu, the deductions on account of premium from the pay bills of establishments employed in certain commercial undertakings of Government whose accounts are maintained on a commercial system, are

made at the time of disbursement and cash for the total amount recovered is remitted to the treasury. Such deductions will be treated in the same manner as if they had been made by short drawals in the bill encashed at the treasury.

NOTE 1: In case in which it has been arranged that the premium shall be deducted from pay, if the premium due for any month is not deducted from the salary bill of the insured person, or from the establishment bill of the office in which his pay is drawn by an oversight, whether on his own part or on the part of the office whose duty is to draw his salary he should pay the premium in cash into the nearest post office and obtain the postmaster's receipt for it in form ACG-67. In the case of employees of local funds and other insurants who pay their premiums in cash, premiums must be paid regularly on or before the last working day of the month (in case of March-1st April) for which the premium is due, irrespective of whether their pay for the said month has or has not been drawn.

NOTE 2: When an insured person proceeds on leave in India, or is under suspension or on foreign service in India, he must arrange, for the payment at any post office which he may select of the premium payable on his policy and intimate the fact to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. He may also pay the premium for the whole period of his absence in advance but in each such case particulars of the payment should be communicated to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. The Postmaster receiving the money will grant a receipt for it in form ACG-67. If the insured person is on leave with allowances, or under suspension with allowances, he may, if he so desires it, pay his premium by deduction from the bill in which his leave salary or suspension allowance is drawn.

NOTE 3: When an insured person proceeds on leave out of India he must arrange with the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General either for the monthly payment at any Indian post office that he may select of the premium due on his policy or for the payment of the premium for the whole period of his absence in advance.

NOTE 4: If a premium is not paid on or before the last working day of the month (in case of March-1st April), in which it is due, the provisions of rule 39 or rule 40 as the case may be, will apply; provided that except when the insured person is on leave out of India he is not to be considered as in arrears of premium for any month so long as he has not been able to draw any pay or allowance, though due, for the month next before it due to circumstances beyond his control. If the pay or allowances for any month is drawn without deduction of the premium after the 14th of the following month, the premium for the latter may be paid within seven days of the receipt of the pay or allowances.

Exception: The provisions of this Note do not apply to the employees of local fund and other insurants who pay their premiums in cash.

NOTE 5: When a policy has been assigned by the insured person to any other person, the insured person may arrange with the assignee that all the premium shall be paid from time to time by the latter, and the assignee will, with the concurrence of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General pay in cash the monthly premium to the Postmaster selected by him for the purpose. If the premium is not paid on or before the last working day of the month (in case March-1st April) in which it is due, the provision of rule 39 or the rule 40, as the case may be, will apply.

NOTE 6: There is no objection to an insurant paying his premiums for any number of months at one time in cash in a post office, provided the premiums are paid strictly in advance.

NOTE 7: The insured person should pay in cash at the post office, monthly premium till recovery from pay actually commences and bring this fact to the notice of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

NOTE 8: A policy holder may, with the previous sanction of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General pay the Postal Life Insurance premia at any Branch post office specified in this behalf by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

29. The Audit officer of each department will furnish the Director (Director, PLI, Kolkata) with monthly statements in the prescribed form showing all payments of premium realized by deduction from the pay of person belonging to his department and will give credit for the total amount of such realizations in his exchange (or Central Adjusting Account) with the concerned branch audit officer of the Department of Posts with whom he is in account.

30. When an insured person is transferred from one establishment to another the premium recoverable from him should be recorded in his last pay certificate with a view to the necessary deduction being made from his pay at the new office. The disbursing officer of the insured person should give notice of the transfer to the Audit officer of the insured person and the insured person himself must give such notice to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

PAYMENT OF POLICIES

31 (1): Any person who claims payment of a policy either on its maturity as specified in the policy or on the death of the insured person, shall be required to fill in and sign an application in the prescribed form available at any Head or Sub-Post office, and to forward it to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General with the Policy and Premium Receipt Book, if any. In the case of a claim arising out of death of the insured person, the claimant shall also be required to produce a death certificate or other satisfactory evidence of death of the insured person. In order to claim payments of periodical survival benefits before the stage

of maturity specified in the Anticipated Endowment Assurance Policy, the insured person or the assignee, as the case may be, shall be required to forward the policy and Premium Receipt Book, if any, to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General for receiving payments.

(2) On receipt of the application and the documents referred to in sub-rule (I), Principal Chief Postmaster General/Chief Postmaster General/Postmaster General shall examine the title of the claimant, and if the claim is found admissible, shall issue an order for payment of the sum assured or the periodical survival benefit, as the case may be, under the policy less the amount, if any, due on account of the premium in arrears and interest thereon. If the premium for any month remained unpaid on the last working day of the month (in case of March-1st April), the provisions of rule 39 or 40, as the case may be, will apply. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will return the policy and other documents pertaining to Anticipated Endowment Assurance to the insured person or the assignee after making necessary endorsement on the back of the policy in case of payment of survival benefits before the stage of maturity. The order for payment will be sent to the Postmaster concerned with a copy to the rightful claimant, to whom the amount will be paid on his surrendering the payee's copy of the sanction and signing a stamped receipt for the amount on the back of the order

NOTE 1: If the claimant is the legal assignee of the policy, he will further be required to forward to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General any deed of assignment that he may hold. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General shall in such a case after making such further inquiries as he may deem fit, order payment of the amount admissible to the assignee. The procedure prescribed in this rule for the payment of the policy shall then be followed.

NOTE 2: If in any case the Original or Duplicate policy is not produced, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General may sanction payment of the policy after obtaining bond of indemnity in the prescribed form.

NOTE 3: The Department accepts no responsibility whatsoever for delays which may occur in the settlement of the claims. Claimants are, therefore, strongly advised to submit their claims sufficiently in advance of the date of maturity of the policies together with proof of payment of premium for the last six months prior to the date of last installment of premium in the shape of DOC, viz. a certificate of recovery by the officer disbursing his pay & allowances so as to allow a reasonable time for the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General to verify the credit position of premiums and also to satisfy himself as regards the title of the claimants.

Exception :- If, however, it is established that the delay in the payment of claims was attributable to administrative delays, ex-gratia payment of interest at the rate of 8% per annum on the unsettled amount of claim shall be paid for the delay beyond this period stated as under: -

- (i) For more than 30 days from the actual date of receipt of complete claim papers or 30 days from date of maturity whichever is later, in the case of maturity claim.
- (ii) For more than 60 days, from the actual date of receipt of complete claim papers in the case of death claim under policies where no investigation into the bonafides of the claim is required.

32: Omitted.

REDUCTION, DISCONTINUANCE OR COMMUTATION AND OTHER ALTERATIONS

33 (1): A policy holder holding a policy other than an Anticipated Endowment Assurance policy may at any time apply for reduction of his monthly premium and sum assured without altering the class of his policy or after payment of premiums for not less than three years he may apply to have his policy made paid –up for a reduced sum assured free from further payment of premium.

NOTE: Subject to the provision in the exception below this note, the paid-up value of an Endowment Assurance policy or a whole Life Policy where the premiums are payable for a limited period will be the mount bearing to the total sum insured the same proportion as the total period for which premiums have been paid bears to the maximum period for which premiums were originally payable. In the case of Whole Life Policies with premium payable throughout Life or in the case of converted policies including convertible whole life policies converted to Endowment Assurance policies or in the case of Anticipated Assurance policies, the paid up value is calculated by the Director in accordance with special formula laid down by the Government of India.

Exception: the above note regarding the amount of the paid up policy does not apply to the following cases: -

- (i) Where there are arrears of premiums, and
 - (ii) Where there is any outstanding loan or interest due.
- (2) Commutation of future premiums by payment of a lump sum may be permitted at any time.
- (3) In the case of policies other than Anticipated Endowment Assurance policies, conversions involving alteration of policy terms other than reduction, discontinuance or commutation of premiums referred to above will be allowed only after payment of premiums for an integral number of years and in any case where it is intended to extend the premium term or to defer the maturity date, on the production of a medical certificate of good health at the expense of the assured. Such conversions will be permitted only once on the duration of each policy without a fee, second and subsequent conversions being subject to a small fee not exceeding Rs. 20/- as may be fixed by the Directorate, in each case.

(4) No alteration from Anticipated Endowment Assurance policy to other classes of policies or vice-versa, or alterations in the selected term or in the sum assured of the Anticipated Endowment Assurance policy will be allowed.

NOTE 1: A reduced, paid up or converted policy need not be for a multiple of Rs. 10/- but will not be issued for a less sum than Rs. 100/-. Terms of the above alterations can be ascertained from the Director PLI, Kolkata.

NOTE 2: No such conversion of a policy as would put the date of maturity or of cessation of premium to a date preceding or within one year from the date of conversion is admissible.

SURRENDER OF POLICIES

34: A whole life insurance policy or an endowment assurance policy issued under these rules may be surrendered for an immediate payment in cash, provided the policy is of not less than three years' duration. . In such a case the insured person or the assignee of the policy, as the case may be, shall give notice of surrender, in writing, to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General concerned and deliver the policy or a duplicate copy thereof at any Post office along with the Premium Receipt Book, if premiums had been paid in cash. In case of payment of premiums through deductions from salary bills a copy of this notice shall also (except in the case of those insured persons, who are their own drawing officers) be endorsed to the Principal District Officer. Further deductions on account of premium from the pay of the insured person shall cease on receipt of instructions from the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

NOTE 1: A policy surrendered under this rule shall continue to be in force till the end of the month in which the application for surrender is received by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General and accordingly the premium shall also be payable for the period for which the policy so continues to be in force.

NOTE 2: For policies in respect of which premium paid annually in advance surrender values to be calculated at the end of the year irrespective of the date of surrender but payment of surrender value may be made when the policy holder asks for it.

Note 3- No bonus shall accrue for a policy if the same is surrendered before completion of 5 (five) years. Proportionate bonus shall accrue for a policy on its reduced sum assured if the same is surrendered after completion of 5 (five) years. Surrender factor as applicable shall be multiplied to the sum of reduced sum assured plus bonus if due, which may change from time to time.

35: On receipt of the notice and the documents referred to in the preceding rule, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General shall examine the title of the claimant and calculate the surrender value of the policy in

accordance with the prescribed formula and tables not printed for publication. The orders for payment of the admissible amount of surrender value shall then be issued to the concerned Postmaster, under intimation to the claimant. The amount sanctioned shall be paid to the claimant on his surrendering the payee's copy of the order at the Post Office & signing a receipt for it, duly stamped where necessary, on the back of the order.

NOTE 1: In case where the original or duplicate policy is not produced, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General may sanction payment of the surrender value after obtaining bond of indemnity in the prescribed form.

NOTE 2: The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General may, in his discretion, allow withdrawal of an application for surrender at any time before the surrender value is actually paid to the applicant if sufficient reasons are adduced for such a withdrawal and if the withdrawal would not adversely affect the interest of the Fund.

POLICIES HELD BY PERSONS WHO HAVE LEFT THE GOVERNMENT SERVICE

36: If an insured person resigns or retires or is dismissed from the service of Government, his policy holds good so long as the premium due are regularly paid by him on or before the last working day of each month (in case of March – 1st April) to the Post office selected by him with the knowledge and concurrence of the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. As soon as the connection of the insured person with Government ceases, he should address the Postmaster of the office at which he proposes to pay his premium in future, informing him of the fact, and the Postmaster will receive the money and give receipts for it in the usual manner on production of the Premium Receipt-Book or a certificate from the Disbursing Officer in the form appended at the end of this rule.

As soon as the connection of the insured person ceases with the Government, he should apply to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General for a Premium Receipt Book informing him of the name of the office at which the 1st premium while in Government service was deducted and the Post office at which he desires to pay future premium in cash. A copy of this application should also be endorsed to the Postmaster of the place at which future payments of premiums are desired to be made in cash. If the Premium Receipt Book is not received by the time the next premium after his quitting government service falls due, he should pay the amount by the due date in cash at the selected Post office producing a certificate from his last Disbursing Officer in the form appended at the end of this rule. In such a case the concerned Postmaster would grant a receipt for the amount in from ACG-67. Subsequent premium will be paid in cash on production of the receipt for the previous month's premium, till the Premium Receipt Book is received by him. Thereafter the due premium shall be paid on production of the Premium Receipt Book and receipt for the amount will then be given only in the Premium Receipt Book.

FORM

Ministry of -----
 Government of ----- /Department of -----
 Office of -----
 No.----- (Name of Station) Dated the -----

Certificate of the Disbursing Officer regarding premium deduction on account of PLI

Certified that a sum of Rs.----- (in words also) being the amount of premium/premia on PLI policy/policies No. ----- dated ----- of Shri ----- (with office address) for the month (s) (Name's of month's with year) was last deducted from the salary for the month(s) of (name of month(s) with year), paid on -----(office seal)

Signature

(with full name in Block capitals & designation of Disbursing officer)

NOTE: When an insured person retires from the service of Government and his pension is to be paid in India, the Audit office/Accounts office concerned will note on his last pay certificate for the information of the officer by whom the pension will be paid, the amount of the monthly premium due from the insured person. If the insured person so desires, he may then deduct the amount of the premium, due on the first day of each month, from his pension bill for the preceding month before presenting it for payment, instead of paying the amount in cash at a Post office. The insured person however, will be personally responsible for entering the correct amount to be deducted in his pension bill. If he fails to do this on any occasion, it will still be open to him to pay the amount into a Post office; but if the amount is not paid either by deduction from the pension bill or in cash on or before the last working day of the month (in case of March-1st April) in which it is due the provision of rule 39 or rule 40, as the case may be will apply provided that the insured person is not to be considered as in arrears of premium for any month so long as he has not been able to draw any pension, though due, for the month next before it due to circumstances beyond his control. If the pension for any month is drawn without deduction of the premium after the 14th of the following month, the premium for the latter may be paid within seven days of receipt of the pension. Credit for amounts deducted from pension bills under this rule will be given to the Post Office Life Insurance Fund by the Audit Officer, Accounts Officer concerned in the manner prescribed in rule 29.

37: Omitted.

PREMIA AS WELL AS POLICIES WHEN DUE PAYABLE ONLY IN INDIA

38: If the purchaser of a life insurance or endowment assurance policy quits India, he must arrange with the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General for the payment at any Indian Post Office which he may select of the premia payable on his policy. If the insured person dies out of India, the value of his policy will be paid to the person beneficiary interested. The payment shall be made by the Chief Principal Chief Postmaster General/Chief Postmaster

General/Postmaster General by means of an account payee crossed cheque, “Not negotiable”.

39 Settlement of claims in respect of policies where death takes place within thirty six months from the date of acceptance of policy

If, in the case of a policy where death takes place before the completion of thirty six months from the date of acceptance of the policy and where any premium/premia have become due, be not paid either on first day of the month for which the premium is due or within the period of grace allowed as per Rule 28, the policy shall become void and all claims to any benefit in virtue thereof shall cease and all money that have been paid in consequence thereof shall be forfeited except in cases mentioned hereafter;

(1)(i) Provided that for the purpose of this rule, an insured person is not to be considered as in arrears of premium for any months so long as he has not been able to draw his pay, pension or subsistence allowance during suspension, or if the insured person is on leave in India, any leave allowance though due, for the month next before it due to circumstances beyond his control. See also Note 4 to Rule 28 and Note below Rule 36.

(ii) Provided further that the provision of (i) above shall not be applicable to the insurants who pay their premium/premia in cash.

(2) Notwithstanding what is stated above, if death of the life assured occurs within thirty six months from the date of acceptance of the policy, a further period of remission shall be allowed in respect of such policies where premia remain unpaid beyond the period of grace permitted under Rule 28 in the following manner;

(i) If the death of the life assured occurs within six months of the date of acceptance of the policy, no remission period beyond the days of grace shall be allowed.

(ii) If the death of the life assured occurs within twelve months but not before completion of six months from the date of acceptance of the policy, a remission period of 30 days shall be allowed in addition to the period of grace.

(iii) If the death of the life assured occurs within twenty four months but not before the completion of twelve months from the date of acceptance of the policy, a remission period of sixty days shall be allowed in addition to the period of grace.

(iii) If the death of the life assured occurs within thirty six months but not before the completion of twenty four months from the date of acceptance of the policy, a remission period of ninety days shall be allowed in addition to the period of grace.

(v) In the event of death of the life assured taking place during the period of remission allowed as per sub rule 39 (2) (i) (ii) (iii) and (iv) above and before payment of arrears of premium/premia that had become due along with interest thereon, the policy shall still be considered valid and the sum assured paid to the nominee or legal heir of the insurant as the case may be after the deduction of unpaid premium/premia from the claim amount along with interest thereon at such rate as may be prescribed by Secretary (Posts)/Director General of Posts.

(3) In the event of a policy-holder of a void policy desiring re-instatement of his/her policy within a period not later than six months from the date of first unpaid premium had become due in respect of such policy, he may deposit all the arrears of premium/premia till the date of payment along with interest thereon at the rates as prescribed by the Secretary (Posts)/ Director General of Posts in the Post Office specified for the purpose of payment of premia in respect of such policy and inform the Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General to this effect along with a certificate of continued good health in the prescribed performa to be signed by the insurant him/her self and a certificate from his/her employer (s) certifying that the said insurant had not taken any leave on medical grounds during the period from the date the first unpaid premium had become due in respect of such policy up to the date of payment of arrears, besides a copy of the receipt (ACG-67) obtained from the said post office. The re-instatement of the policy shall be automatic without any further act on the part of the insurant or the Department however, subject to continued insurability of the life at the time of payment of arrears;

(i) Provided that if any payment purporting to be premium payments are made during the period of six months mentioned above and if they do not cover all the arrears together with interest thereon required to prevent the policy from becoming void such payment shall be held in suspense and shall not be considered as payment by way of premium to cover the risk of the life assured. No claim whatsoever shall lie on the Department in the event of death of the life assured during such period when premium/premia are held in suspense and the policy is not re-instated. Such premia as are held in suspense shall be refunded to the policy holder or his/her nominee, or his/her legal heir as the case may be, as and when applied for along with interest as prescribed by the Secretary (Posts) Director General of Posts.

NOTE 1: - Re-instatement of a policy under Rule 39 (3) and Rule 40 (4) can be allowed for any time of occasions during the term of a policy.

NOTE 2: - The Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General, however, has discretionary powers in special cases to allow ex-gratia payment of the value of a policy or a part thereof, or ex-gratia refund of premia paid by the insurant or part thereof, with interest or without interest, provided he is satisfied that there has been no deliberate infringement of rules with the object of using the insurance fund in a manner adversely affecting its interest and circumstances warrant payment of policy money.

40 **Settlement of claims in respect of policies which have remained in force beyond thirty six months from the date of acceptance of policy.**

(1) If in the case of a policy which has remained in force for not less than thirty six months from the date of acceptance of the policy, and where any premium/premia have been due after such period, be not paid either on first day of the month for which the

premium is due or within the period of grace allowed as per rule 28, the policy shall cease to be active at the end of twelve months from the date of the first unpaid premium had become due in respect of such policy;

- (i) Provided that, for the purpose of this rule an insured person is not to be considered as in arrears of premium for any month so long as he has not been able to draw his pay, pension, or subsistence allowance during suspension, or , if the insured person is on leave in India, any leave allowance though due, for the month next before it due to circumstances beyond his control. See also Note 4 of rule 28 and note below rule 36.
 - (ii) Provided further that the provision (i) above shall not be applicable to the insurants who pay their premium in cash.
- (2) Should the policy become a claim either due to death of the life assured or completion of the endowment period within the said period of twelve months from the date first unpaid premium had become due, the claim for the payment of the policy shall be accepted subject to deduction of all arrears of premiums/premia together with interest thereon from the date the first unpaid premium in respect of such policy had become due to the date of its becoming a claim at the rates prescribed by the Secretary (Posts)/ Director General of Posts and subject further deduction of accumulated loan and interest thereon, if any.
 - (3) If within the above said period of twelve months the policy does not become a claim either due to the death of the life assured or on completion of endowment period and if no application for surrender value or paid up policy is received within that period, the policy will be automatically kept alive only to the extent of its paid up value provided such paid up value is not less than Rs. 100/-;
 - (i) Provided further that if such paid value be less than Rs. 100/-, only the surrender value shall be payable on application and further no interest shall be payable on the said surrender value;
 - (4) In the event of a policy holder of a policy that has become inactive in terms of sub rule (1) above desiring re-instatement of his/her policy within a period not later than 12 months from the date the first unpaid premium in respect of such policy had become due, he may deposit all the arrears of premium/premia up to the date of payment along with interest thereon at the prescribed rates in the Post Office specified for the purpose of payment of premia in respect of such policy and inform the Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General to this affect along with a certificate of continued good health in the prescribed performa to be signed by the insurant him/herself and a certificate from his/her employer(s) certifying that the said insurant had not taken any leave on medical grounds during the period from the date the first unpaid premium had become due in respect of such policy, besides a copy of the receipt (ACG-67) obtained from the said Post Office. The re-instatement of the policy

shall be automatic without any further act on the part of the insurant or the department subject, however, to continued insurability of the life at the time of payment of arrears;

- (i) Provided that if any payment purporting to be premium payments are made during the aforesaid period of 12 months mentioned in sub rule(4) above and if they do not cover all the arrears together with interest thereon required to prevent the policy from ceasing to be active at the end 12 months such payment shall be held in suspense and shall not be considered as payment by way of premium to cover the risk of the life assured. No claim, whatsoever shall lie on the department in the event of death of the life assured taking place during such period when premia are held in suspense and the policy is not re-instated. Such premia as are held in suspense shall be refundable to the policy holder, his/her nominee or his/her legal heir as the case may be, as and when applied for, with interest as prescribed by the Secretary (Posts)/ Director General of Posts at the time of such refund.
- (ii) For the policies in respect of which premium is paid annually in cash in advance no refund of premium shall be allowed except in the case of a claim arising out of death when the premium for the unexpired months shall be refunded.

NOTE 1: - Re-instatement of a policy under Rule 39 (3) and Rule 40 (4) can be allowed for any time of occasions during the term of a policy.

41(1) REVIVAL OF POLICIES

The Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General, may in his discretion, on receiving an application in the prescribed performa allow a policy, which has been become void in terms of rule 39(1), or has ceased to be active in terms of rule 40(1) and has not been re-instated under the provisions of rule 39 (3) or 40(4), to be revived provided that the said policy has not attained the date of maturity and the life assured is insurable at the time of revival. Such revival shall subject to payment, within a date to be specified by the Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General, of all arrears of premia with interest thereon at the rates prescribed by the Secretary (Posts)/ Director General of Posts and calculated from the date the first unpaid premium in respect of such policy had become due and further subject to production of a certificate from the employer(s) that the policy holder had not taken any leave on medical grounds during the last one year, or during the entire period of service or from the date the first unpaid premium had become due in respect of such policy, whichever is least and certificate from an authorized medical attendant in the prescribed performa certifying that the life assured is insurable having regard to the insurants health and habits and of evidence to show that there has been no change in his/her personal or family history or his/her occupation.

- (2) A policy shall not be considered to have been revived unless an application for that purpose has been made and until the policy has been formally revived in writing.

(3) Any payments purporting to be premium/premia payments made after a policy has become void in terms of rule 39(1) or has ceased to be active in terms of rule 40(1) but before the policy is formally revived in terms of sub rule (1) and (2) above shall be held in suspense and shall not be considered as payments by way of premium/premia to cover the risk of life assured. No claim whatsoever shall lie on the department in the event of death of the life assured during such period when premium/premia are held in suspense and the policy is not revived. Such premia as are held in suspense shall be refunded to the policy holder, his/her nominee or his/her legal heir as the case may be, as and when applied for, with interest as prescribed by the Secretary (Posts)/ Director General of Posts.

(4) The Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General, may at his discretion in order to revive a policy which has become void under rule 39 (1) or cease to be active under rule 40(1) allow the arrears of premia along with interest payable thereon to be paid in convenient installment not exceeding 12 installments in deserving cases under a specific order to be issued in writing. In such cases, the risk of the life assured shall be covered from the day the first installment is deposited provided that subsequent installments have been paid regularly, thereafter as also the normal monthly premia besides the arrears as become due have been deposited regularly as and when due without fail. In the even of death of the insurant, who has been depositing the installment of arrears as directed by the Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General besides the normal monthly premia regularly as and when due notwithstanding the fact that some arrears of premia remain unpaid at the time of death, the claim against the said policy shall be accepted subject to the deduction of such arrears of premia and interest thereon besides loan amount and interest thereon, if any, from the claim amount.

NOTE: - The revival of a policy under rule 41 shall not be allowed on more than two occasions during the entire term of the policy which will, however, not include the relaxation given under rules 39(3) and 40(4) for re-instatement

5. Settlement of maturity and death claims

The Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General will observe the following before ex-gratia sanction is granted as per Note 2 below rule 39 (3)(i).

(i)(a) If a policy has lapsed under Rule 39 and 40 of POLIF Rules in pay recovery cases, the reasons for NCs such as whether intimation of pay recovery to PAO/HO was sent in time and if not the reasons for not sending such intimation and delay if any will be identified. Whether NCs occurred due to switchover from cash to pay recovery or vice versa. Whether pay was drawn by the insurant during NCs period or not?

(b) In case of cash policies reasons for “Non-credits” will be analyzed keeping in view the date of issue of PR Book and the reasons as to why insurant could not deposit premiums in cash. The result of analysis will be recorded.

(ii)(a) In case of death due to accident, death certificate, Postmortem report and copy of FIR must be obtained and should be submitted by the claimant or his/her legal heir along with the death claim case.

(b) In case of sudden death, the death certificate and report of the Doctor who had last attended the insurant must be submitted by the claimant or legal heir. Reasons for not taking the insurant to the Doctor in case of death due to some disease should be enquired in detail and the result will be recorded.

(c) Cases of early death i.e. before completion of 3 years from the date of Acceptance of a policy will be investigated thoroughly to enquire if the insurant while submitting the proposal had suppressed material information which otherwise would not have allowed the proponent to be eligible for PLI and it should be examined whether insurant was suffering from any disease prior to taking of a policy. Whether there was any deliberate attempt on the part of DOs/FOs/Agent or other field staff to insure sub standard life or to cause loss to fund balance. Whether cause of death had any relation to the disease, which came to light during such investigation.

(d) Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General after satisfying with the guidelines prescribed above, may sanction maturity claim or auto paid up value or death claim as the case may be.

Note:- Death Claim up to an amount of Rs 60,000/- (Rs sixty Thousands), where no nomination exists, can be settled by the Secretary (Posts)/ Director General of Posts, provided the case is recommended by the Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General concerned on valid grounds.

LOAN ON POLICIES

42 (1) (i) Loan may be granted on the security of policies other than Anticipated Endowment Assurance /Children policies issued under these rules.

(ii)(a) Such loans may be granted on the security of a Whole Life policy, if it has been in force at least four years, and is otherwise unencumbered and has acquired a minimum surrender value of Rs. 1000/-. The percentages of the surrender value up to which loans may be granted on the security of a Whole Life policy are shown in the following table: -

Period for which the policy has been in force	Percentage of surrender value up to which loan may be granted
Exceeding 4 years but not exceeding 7 years	60%
Exceeding 7 years but not exceeding 12 years	80%
Exceeding 12 years	90%

(b) Loan may also be granted on the security of an endowment assurance policy, if it has been in force for at least three years, and is otherwise unencumbered and has acquired a minimum surrender value of Rs. 1000/-. The percentage of surrender value up to which loan may be granted on the security of an endowment assurance policy are shown in the following table: -

Period for which the policy has been in force	Percentage of surrender value up to which loan may be granted
Exceeding 3 years but not exceeding 5 years	60%
Exceeding 5 years but not exceeding 10 years	80%
Exceeding 10 years	90%

(iv) The amount of loan sanctioned should be in complete multiples of Rs. 25/-.

(iv) The loan may be repaid at any time. It may also be paid in installments of amount not less than Rs. 100/-. The outstanding balance of the loan with interest will be recovered from the value of the policy at the time of settlement of the claim.

(v) Interest will be charged at 10% per annum compounding half yearly and should be paid on or before the dates specified in the bond. Interest for the half year will be charged on the amount outstanding on the first day of the half year and any repayment made during that half year will be taken into account for calculation of interest only for the next half year. In the case of final repayment, interest will not be charged beyond the last date of the month in which the final repayment is made provided that interest had already been charged on the loan for at least six months. The responsibility for payment of interest rests solely on the insurant. A notice regarding the amount to be paid as half yearly interest will be issued to the insurant only when there is a change in the amount payable as interest as a result of payment of a part of the principal. But the plea of non-receipt of such a notice cannot in any circumstances be accepted for non-payment of interest. If the interest is not paid on the due date, it will be added to the outstanding amount of loan and usual interest charged thereon. In the event of any three defaults in the payment of half yearly interest, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General, will be entitled to surrender the policy and to apply the surrender value thereof in payment of the said advances and interest, the balance if any, of such surrender value if adequate for a paid up value of Rs. 100/- being utilized for the issue of such a paid up policy, otherwise the amount will be paid in cash to party entitled thereto. Interest on a loan will accrue up to the last date of the month in which the policy becomes a claim either by maturity or by surrender provided that interest for at least six months had been charged on the loan.

(vi) On the very date the amount of loan is finally repaid, the Postmaster concerned, shall send an intimation to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General giving particulars as to the amount repaid, the date of repayment, the name of the insurant and the numbers of his policy and loan account. The insurant is advised in his own interest to send a separate intimation of final repayment of his loan to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. On receipt of the above intimation, interest chargeable up to the end of the month of final repayment (provided that interest on the loan has already been charged for at least one half year) shall be calculated by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General and communicated to the insurant under registered post. The insurant shall be required to pay the amount of interest at any Head or Sub Post office within 21 days from the date of issue of intimation by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

42(2): Application for loan in the prescribed form available at any Post Office shall be made to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General of the Postal Circle/Region in which applicant is residing. The loan application form duly filled in and signed by the insurant, along with the policy shall be handed over, against a receipt, to the Postmaster of the area where the insurant resides. The Postmaster concerned shall immediately forward all the papers to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. In the alternative, the loan application may be sent by the insurant direct to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General along with the policy. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General shall, on receipt of the application, verify by a reference to the file or correspondence and connected records relating to that policy whether the policy is free from encumbrances. He shall also calculate the amount of loan as admissible to the date of application and sanction the loan, if admissible, on the conditions stated above. A copy of the sanction along with a loan bond with the relevant entries filled in shall be forwarded to the Postmaster concerned with instructions to pay the amount to the applicant after his executing the loan bond, which shall be returned by the Postmaster and kept with the policy and the application for loan in safe custody with the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. The policy shall be released to the insured person or the party legally entitled thereto after ensuring that the amount of loan and interest have been completely repaid.

42(3): If the insured person wants to surrender the policy before repayment of the loan, he should apply to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General, with whom his policy is kept as security, to surrender the policy, adjust the surrender value thereof to the balance of loan and interest due and to pay him the balance, if any. On receipt of this application, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will take necessary steps to stop recovery of further premium and to surrender the policy.

42(4): Loans may also be granted on policies, which are either kept in force to the extent of their paid up value or on which the surrender value is payable.

NOTE 1: The policy, against which loan is taken should always be assigned to the President. If an insured person has assigned his policy in favour of another person, loan on such a policy will be granted to the insured person only or his getting the policy re-assigned in his favour and then assigning it to the President.

NOTE 2: A second or subsequent loan not exceeding the amount prescribed in sub-rule (I) (ii) of this rule may be granted on the security of a policy on which one loan has already been granted. The second or subsequent loan shall not, however, be granted until one year after the repayment of the previous loan.

NOTE 3: Insured person will be supplied by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General (though the Post Office concerned) with a loan repayment receipt book, in which the Postmaster will enter under his initials with date each installment of amount paid in repayment of the loan. In the event of loss of the loan repayment receipt book, the procedure laid down in the note below rule 25 shall be followed.

43. Where in respect of any policy maturing for payment, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General is of opinion that by reason of conflicting claims to or insufficiency of proof of title to the amount secured thereby or for any other adequate reason it is impossible otherwise for him to obtain a satisfactory discharge for the payment of such amount, he may take steps, after the expiry of the period prescribed in Section 47 (4) of the Insurance Act, 1938, to apply to the Court having jurisdiction for permission to pay the amount into it in accordance with the provisions of Section 47 of the said Act. If the court allows the application, payment shall be made into the court. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General shall also transmit every notice of claim received after the making of the application to the court in order to enable the court to dispose of claims relating to the amount. Upon such payment the fund is discharged of liability in respect of the policy.

44. **Suicide Cases:**

In the event of an insured person committing suicide any time after the date of acceptance of the policy (whether sane or insane at that time) and after having paid his first premium in full but not after expiry of two years from such date of acceptance or payment of first premium which ever is later, the policy shall become void and no claim whatsoever shall be entertained by the department by the virtue of the said policy except to the extent of the bonafide beneficial interest which any person (other than the life assured) shall have acquired in the said policy for valuable consideration for which one calendar months notice, previous to the death of insured person, should have been given to the Secretary (Posts)/ Director General of Posts or Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General concerned on his behalf; and provided further that sufficient proof shall have to produce in regard to having acquired such

interest in the policy to the satisfaction of the Secretary (Posts)/ Director General of Posts or Principal Chief Postmaster General/ Chief Postmaster General/ Postmaster General

44(1): “Settlement of death claims cases of murder of the insured by the nominee(s) or any legal representative(s)”

If the policy holder is murdered by any of the legal representative/nominee(s), the policy money shall not be paid to the murderer even if he/she is acquitted by the competent court of law by giving him/her the benefit of doubt.

NOTE 1 If person(s), who in the event of death of policy holder, is/are eligible to receive the policy money under POLIF Rules, is/are charged with the offence of murdering the policy holder or for abetting the commission of such an offence, the claim of such person(s), including other eligible member or members of the family to receive the policy money, shall remain suspended till the conclusion of the criminal proceedings instituted against him/them.

NOTE 2 If on the conclusion of the criminal proceedings, the person(s) concerned is/are convicted for the murder or abetting the murder of the policy holder or acquitted thereof by giving benefit of doubt, such person(s) shall be debarred from receiving the policy money which shall be payable to other eligible legal heir(s) of the policy holder.

APPENDIX

Procedure to be followed in connection with proposals submitted by Defence Service Personnel

1. Any member of the Defence Services wishing to insure his life, or to purchase an endowment assurance policy, may obtain the prescribed proposal form from a head or sub-post office or from his unit, ship establishment or office. If possible he should answer the questions in the proposal form in his own handwriting. He should submit his proposal to his “immediate superior”, i.e.,

- (a) in the case of proposers belonging to the Indian Army and serving with units the officer Commanding;
- (b) in the case of proposers belonging to the Indian Army not serving with units the immediate superior officer of Commissioned or Gazetted rank;
- (c) in the case of proposers belonging to the Indian Navy the Commanding officer of the ship or establishment;

NOTE 1: In the case of base staff at Kolkata or Tamilnadu, however, the Resident Naval Officer will be the “Immediate Superior”.

NOTE 2: In the case of personnel in the UK, the Indian Navy Liaison Officer will be the “Immediate Superior”.

- (d) in the case of proposers belonging to the Indian Air Force, the unit or station commander.

NOTE: In the case of those not serving with units, the “Immediate Superior” will be the immediate superior officer of Commissioned or Gazetted rank.

2. The “immediate superior” will read and explain the proposal to the proposer and obtain his signature (left hand thumb impression, if the proposer is unable to sign) in his presence and sign the prescribed certificate on the proposal form.

3. The “immediate superior” should prepare in his own office, if possible or obtain from the officer maintaining the records a certified copy of descriptive particulars of the proposer contained in the following records;

- (a) in the case of commissioned officer of the Indian Army, Record of Service (IAFZ-2041);
- (b) in the case of officers of the Indian Navy holding permanent commissions, Service Register;
- (c) in the case of other officers of the Indian Navy; Officers’ History Sheet;
- (d) in the case of other officers of the Indian Air force; Record of particulars (Form P.20)

(e) in the case of “other ranks” (including JCO’s, WO’s, NCO’s soldiers and NC’s (E) of the Indian Army and “Air-men” of the Royal Indian Air Force; Sheet Roll; and

(f) in the case of ratings of the Indian Navy; Service Documents (Form S.459)

The “immediate superior” should obtain the proposer’s signature (left hand thumb impression, if the proposer is unable to sign) on this certified copy in his own presence and then attach it to the proposal.

NOTE: - For convenience, particulars of the office responsible for the maintenance of these records are given below: -

(a) Army: -

(i) Officers (other than medical); Officer-in-charge, Central Record office, Jhansi.

(ii) Officers (medical): - Medical Personnel Record Section, Medical Directorate, Army HQ (1).

(iii) JCO’s; WO’s; DR’s; NC’s, (E) Officer-in-charge, Records, Regiment/Corps.

(b) Navy: -

(i) Officer - Naval Headquarters.

(ii) Rating - Captain, I.N. Barracks and Commanding Officer of ship or establishment during the time rating is borne on the books of that ship or establishment.

(c) Air Force: -

(i) Officers – Director of Personnel, Air Headquarters, New Delhi.

(ii) Airmen – IAF Record Office, New Delhi.

4. The certified copy of descriptive particulars should contain the following information: -

(a) Full name

(b) Father’s name

(c) Place of birth

(d) Date of birth

NOTE: - If in any of the documents referred to in paragraph 4 the date of birth is not noted but instead the age on any particulars date say the date of recruitment, is noted the date of birth should be determined on the basis of this record. In such a case a suitable note should be made in the certified copy of the descriptive particulars after the entry of the date of birth as thus calculated.

(e) Identification mark (at least two)

(f) Rank/rating; parent arm/corps; present unit/ship appointment personnel/official number.

(g) If commissioned, type of commission i.e., permanent, short service, extended service etc.

(h) Particulars of the officer maintaining the proposer’s pay accounts.

(i) Particulars of the officer who will accept debit for the premium recoverable from the insured as well as from the Defence Services Estimates.

5. In the case of members of Defence Services the “immediate superior” will also discharge the duties prescribed for “Principal District Officer” in the case of civilian proposers. References to the “Principal District Officer” in the following paragraphs are therefore to be taken as references to the same officers as are mentioned in para 2.

6. The “Principal District Officer” will carefully scrutinize the proposal and the certified copy of descriptive particulars with special reference to the admissibility of the terms of the proposal, and if it is found that the life of the proposers was on any previous occasion rejected on medical grounds, either by the post office insurance fund or by private insurance company or the proposer had ever been found medically unfit for any particular type of duties, the medical opinion should if possible be obtained by the Principal District Officer and forwarded with the proposal form to the medical officer to whom the proposer is sent for medical examination; otherwise the attention of the medical officer should be specially drawn to the entries to that effect made against the relative questions by the proposer in the proposal form.

7. The Principal District Officer should compare the entry regarding the proposer’s age as entered in the proposal form with the corresponding entry in the certified copy of descriptive particulars and if there is any discrepancy he should take immediate steps to have it reconciled. If necessary he will obtain from other officials of the branch to which the proposer belongs or from the officials of any other branch or department under whom the proposer may have served or from the persons named in the proposal or, from any other source, information regarding the proposer’s age.

8. The Principal District Officer will then sign the proposal form at the prescribed place and forward the proposal with the attached documents, in a registered envelope to a medical officer as prescribed below: -

- (i) Army: -
 - (a) Commissioned medical officer in the case of units.
 - (b) Officer commanding nearest military hospital in the case of those in extra-regimental employment.
- (ii) Navy: - Commissioned Medical Officer of the Indian Navy attached to the ship or establishment; in the absence of any such Commissioned Medical Officer, a Commissioned Medical Officer of the nearest Indian Army or Indian Air force Unit, or officer Commanding Military Hospital.
- (iii) Air Force: - Commissioned Medical Officer of the Indian Air Force, in the absence of any such Commissioned Medical Officer, a Commissioned Medical Officer of the nearest Indian Army unit or of the Indian Navy or officer commanding military hospital.

NOTE: - In cases where it is not possible to adhere strictly to the above provision and a proposer has to be sent for examination to a civil Medical Officer of appropriate rank as mentioned in rule 19, the Principal/District Officer shall attach firmly to the proposal form (for the information of the Principal Chief Postmaster General/Chief

Postmaster General/Postmaster General) a statement of reasons for the departure, before the form is forwarded to the Medical Officer. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General shall include the said statement of reasons in the relevant intimation of acceptance of the proposal.

9. After the proposal has been sent to the medical officer, the proposer's immediate superior will direct the proposer to present himself (with his identity card) for examination by the medical officer without delay.

10. After checking the proposer's identity with reference to his card, the medical officer will examine him and require him to answer such inquiries regarding his health as he may think fit to make. He will sign the medical certificate and obtain the proposer's signature (or left hand thumb impression; if the proposer is unable to sign) to the declaration on the form of proposal. He will then send the proposal with all the connected documents, in a registered envelope to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General (or Director of Post) and inform the immediate superior of the proposer of the recommendation made.

NOTE 1: The medical officer will receive a fixed fee as prescribed for the medical examination from the Post Office Life Insurance Fund,

NOTE 2: If a proposal is received from a person whose life has been previously rejected it must be accompanied by the amount of the medical officer's fee for credit to the Post Office Insurance Fund. If the proposal is accepted the amount of the fee will be refunded, on application to the proposer.

11. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will take action as laid down in rule 22 of the Rules relating to Postal Life Insurance and Endowment Assurance. In procedure 11 of the Appendix relating to proposals submitted by the Defence Services Personnel, the following sentence is added after the first sentence: -

“He will furnish him with the necessary instructions as to the amount of the first premium to be paid by him in cash and the date which will be 60 days from the date of acceptance of the proposal by which the premium should be paid in order to ensure the issue of the policy. A copy of the above instructions will be sent to the Chief Postmaster concerned, who will be asked to report to the Chief Principal Chief Postmaster General/Chief Postmaster General/Postmaster General the date of payment of the first premium in the prescribed form to be sent for the purpose by the Chief Principal Chief Postmaster General/Chief Postmaster General/Postmaster General along with the above intimation of acceptance. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will also communicate his acceptance or rejection of the proposal to the Principal District Officer of the department in which the proposer serving.” The only particulars in which special treatment is needed are given below: -

- (1) The following particulars should be noted on the intimations of acceptance relating to Defence Services personnel: -

- (a) Service- to which service the proposer belongs, Indian Army, or Indian Navy, or Indian Air Force.
 - (b) (i) Rank/rating, parent arm/corps, present unit/ship, appointment, personnel/official number.
(ii) If commissioned, nature of commission, i.e. permanent, short service, extended service etc.
 - (c) If the proposer belongs to the Navy whether he belongs to the Naval Aviation Branch.
 - (d) If he belongs to the Air Force, whether he is on (i) ground duty, (ii) Staff administrative duty or (iii) flying duty (i.e. air crew)
 - (e) If he belongs to the aircrew of the Air Force or the Naval Aviation Branch (i) nature of his duties (i.e. pilot etc) and (ii) whether he is on training or whether has successfully completed his training.
 - (f) Whether he belongs to a para-brigade.
 - (g) Whether the proposer has been placed in medical category "C" permanent.
 - (h) Particulars of the officer maintaining the proposer's pay accounts.
 - (i) Particulars of the officer who will accept debit for the premium recoverable from the insured as well as from the Defence Services Estimates.
- (2) Where there is no ordinary or base or field post office within the convenient reach of a proposer belonging to the Defence Service Estimates, he is allowed to pay the first premium in cash into the imprest account of his ship or unit, in case the circumstances in which the proposer is discharging his duties as a member of the Defence Services, are such that even this is not possible, he is permitted to authorize the officer responsible for maintaining his pay accounts to recover the premium from his pay or from any other sums due to him by Government. In the former case, intimation of credit of first premium is required to be sent in duplicate by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General in form AGPT 103(a) to the Imprest holder-one copy of which will be transmitted duly filled in to the Pay Accounts Officer so as to enable him to commence deducting from salary bills and the other to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. In the latter case, only one copy of credit of first premium in the form aforesaid will be sent by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General to the Pay Accounts officer along with the memo of acceptance, so as to enable him to retransmit the same duly filled in to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. In cases of this nature the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will inform the officer maintaining the pay accounts of the mode of recovery of the first premium, the letter of authority being also forwarded to him.

12. The Principal Chief Postmaster General/Chief Postmaster General/Postmaster General should impress upon the proposer the necessity of paying the first premium into

the post office or the imprest account of the ship or unit within 60 days counting from the date following the date of acceptance by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. If the next birthday of the proposer falls within the said period of 60 days, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General should communicate the lower and the higher rates of premium and the time limits applicable in either case, (viz. The lower rate of premium if paid before the next birthday and the higher rate of premium if paid on or after the date but before the expiry of 60 days after the date of acceptance of the proposal by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General).

Where the proposer has authorized the officer responsible for the maintenance of his pay accounts to recover the first premium by deduction from his pay & allowances, this should not be left over to be made in the beginning of a month. On receipt of the letter of authority from the proposer through the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General, the officer responsible for maintaining the pay accounts should, where necessary, treat the amount of the first premium as an advance of pay given to the proposer and simultaneously show it as credited to Government by way of recovery of the first premium. The contract of insurance with the proposer will take effect from the date of a payment of the first premium into a post office or into the imprest account of the ship or unit or in the case of recovery from pay from the date of debit the Individual Running Ledger Account (IRLA) even though a corresponding credit is not afforded in the Government accounts on that day. The Postmaster (including base and field postmaster), the holder of the imprest account or the officer recovering the first premium from pay should send an immediate report in the prescribed form to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General as soon as first premium is paid. On receipt of the intimation of the payment of the first premium either from the Post office or from the imprest holder or from the officer maintaining the pay accounts, as the case may be, the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General will arrange for the issue and delivery of the policy in the usual way through the Director, Postal Life Insurance, Kolkata. In all cases the officers maintaining the pay accounts will be instructed by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General to recover the second and subsequent premium as a standing arrangement.

NOTE 1: Payment of the first premium should not be accepted by a Postmaster or holder of imprest account if he knows that the person tendering it is at the time is no longer eligible for admission to the benefits of the Post Office Insurance Fund. In similar circumstances the officer responsible for maintaining the pay accounts should not effect recovery of the first premium from pay etc. In such a case intimation of the fact should be given to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

NOTE 2 (a): On the date of payment of the first premium the insurant should produce a declaration of good health in the following form, duly countersigned by the Head of the office. In the absence of such a declaration the premium should not be accepted by the

Postmaster or the holder of imprest account. A proposer on leave may however produce the required declaration countersigned by any gazetted or commissioned officer. When the proposer himself is a gazetted or commissioned officer or the Head of an office his own declaration without any countersignature may be accepted. In the case of a proposer paying his first premium by deduction from his pay, the officer effecting the recovery will immediately write to the proposer's head of the office to obtain the required declaration from the proposer on the prescribed form and send it direct to the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General concerned, duly countersigned by him. This declaration should in such cases, relate to a date within 60 days counting from the date following the date of acceptance of the proposal by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General. The proposer should be informed of the action taken and the officer making the recovery should clearly inform him that no policy will be issued until the declaration is received by the Principal Chief Postmaster General/Chief Postmaster General/Postmaster General.

FORM-I

(For proposal for a total amount of Rs. 20,000/- & above)

I hereby declare, that since my medical examination in connection with the proposal for Life Insurance, I have not suffered from any serious illness nor has there been to the best of my knowledge any death or serious illness in my family.

I also declare, that I am in good health today.

Name-----

Designation-----

Countersignature of head of office
(or any Gazetted or Commissioned
officer if proposer is on leave)

Dated-----

At-----

(Signature of the Proposer)

Dated-----

(b) In cases of difficulty such as when the headquarters of the superior officer are not in the same station as the proposer's procedure similar to that prescribed in the case of a proposer on leave may be followed.

FORM-II

(For proposal for a total amount of Rs. 20,000/- only)

I hereby declare that in case this proposal is accepted by the Army Postal Directorate and a letter of acceptance issued to me with direction to PAO/CDA concerned for recovery of the premium and in case I have suffered any serious illness or had nay change in my present medical category or there has been any death or serious illness in my family however, unimportant, I may consider the same, between the date of submission of this proposal and the date of recovery of payment of first premium in full, the assurance will be invalid and all moneys which shall have been paid in respect thereof forfeited unless intimation of such an event has been sent by me in writing to the Army Postal Directorate.

I also declare that my medical category is "AYE"

I also declare that I am in good health to day.

Dated at -----

On the ----- day of -----200

Signature of the proposer

NOTE 3: The first premium paid on any date shall represent the premium for that calendar month. The insured person should pay the monthly premium in cash at the post office till the recovery from pay actually commences & bring this to the notice of APS Directorate. If for any reason, the premium for a particular month is not deducted from the pay bill of the insurant, he should pay the amount in cash either into a Post Office or into the unit's Imprest Account on or before the 21st day of that month.

14. By the 20th of the month preceding that to which the recoveries, relate the Director PLI, Kolkata will send to the Controllers of Defence Accounts, advance schedules showing particulars of the insurants and the amount of premium recoverable from each by deduction from his pay bills. Particulars of premium deposited in cash into the Unit Imprest Account will be shown by the Defence Accounts Officers concerned in a separate section of the schedule, vide Note 3 to para 2 of this Appendix. Duplicate copies of the schedule will also be forwarded by the Director direct to the officer actually maintaining the pay accounts as shown below: -

SN	Controller with whom accounts should be exchanged	Officer maintaining pay accounts
1.	Indian Navy Controller of Defence Accounts Bombay (Navy)	Supply officer-in-charge, Indian Navy Pay office, Bombay.
2.	Indian Air Force Controller of Defence Accounts (Air Force), Dehradun	Officer-in-charge Indian Air Force, Central Accounting Office, New Delhi
3.	Indian Army (a) Field Controller of Defence Accounts, Pune (for officers only) (b) Field Controller of Defence Accounts Ambala (for other ranks)	Field Controller of Defence Accounts Pune (for officers only) Officer-in-charge of Field pay officers.

15. The officer maintaining pay accounts should examine the schedule received from the Director with a view to see that the amounts shown as recoverable by the Director have actually been recovered and send the same to the controller concerned after noting thereon any addition or alteration that may be found necessary on the basis of the initial pay accounts maintained by him. Reasons for additions or alterations (due to death, discharge, transfer, new inclusions, etc.) should also be noted.

(Form of authority referred to in para 11 (2) of the Appendix)

To

The Director,
Postal Life Insurance,
Kolkata

Sir,

In the event of my proposal dated----- for Life Insurance/Endowment Assurance for the sum of Rs. ----- being accepted I hereby authorize you to direct----- being the officer maintaining my pay accounts to deduct from my pay for any one of the months of *----- next a sum equal to the month of the first premium payable by me in respect of the said insurance to receive the said sum from him and apply it towards payment of the said premium

Yours faithfully,

(Signature or thumb-impression of the proposer)

ATTESTED } (Signature of the Immediate Superior)

* Mention here the 3 months following the month in which the proposal is made.

DEPARTMENT OF POSTS

LI-9(b)

Form to be filled up by the insurant himself claiming the payment of a Postal EA policy held by him.

1. Full Name of the Insured :
2. Number of Policy :
3. Value of Policy :
4. Exact date of maturity of Policy :
5. Description of documents forwarded :
With this application
6. Name of Post Office from which payment is required----

Station: -----

Dated:-----200 (Signature & address of the claimant)

DEPARTMENT OF POST

LI-9

Form for claiming payment of a Post Office Insurance Policy
(To be used when the claimant is a person other than the policy holder)

- 1. Full name of the Insured :
- 2. Number of Policy :
- 3. Value of Policy :
- 4. Exact date of death of the insured person :

- 5. Cause of death of the insured person :
- 6. Full name of claimant :
- 7. Age of claimant (if the claimant is a minor, the person who represents himself to be the minor's guardian should fill up the entries 10 to 13 below) :
- 8. Claimant's relationship to insured. How can it be Proved? What other near relatives had the insured? :
- 9. Description of documents in support of claim :

NOTE: If claimant has obtained probate of the will of the insured or certificate of succession or letters of administrations the documents or certified copies thereof should accompany this form.

NOTE: The answer to the following questions must be filled in by the person who represents himself or herself to be the guardian of minor who claims payment of a policy.

- 10. Are you an adult relative of minor? State your relationship. :
- 11. Is the father or mother of the minor deceased? :
- 12. If you are not the father or mother of the minor, Have you been appointed guardian of the minor by Will or deed or under any enactment in force in India? Produce the document to support your claim :
- 13. Does the minor reside with you or is he maintained By you? :

Station:

Dated:-----200

(Signature and address of the claimant or other person representing himself or herself to be the guardian of the minor)

FOR USE UNDER INSTRUCTIONS FROM THE PRINCIPAL CHIEF POSTMASTER
GENERAL/CHIEF POSTMASTER GENERAL/POSTMASTER GENERAL

Certified that I have personally enquired into the truth of the above statement and that the signature of the applicant is genuine.

Signature of Inquiring Officer

Annexure 'A'

Joint Life Assurance

(i) Title

The new Plan will be called “Yugal Suraksha”

(ii) Term

The policy under this plan will be limited to a term of not less than five years and not exceeding 20 years.

(iv) Limits of sum assured

The minimum sum for which a policy under this plan can be issued is Rs. Twenty thousand and maximum limit shall be Rs. five lakh, taking together the sum assured of any PLI policy issued earlier.

(v) Eligibility

a. The persons who are eligible to take insurance cover under Rules 2, 2A, 2B and 2C of POIF Rules shall be eligible to take a policy under this plan along with their spouse. If any insurant has more than one spouse living, such cover will be available only in respect of his/her eldest spouse.

b. Policy shall be issued only on the lives who are considered healthy, literate and have their independent source of income.

(vi) Age Limits

The age at entry of both the spouses should not be less than 21 years and not more than 45 years (on the next birthday). Similarly, the age at maturity of older spouse should not be more than 60 years on the next birthday.

(vii) Medical Examination

(a) Both the lives under the plan shall have to undergo the prescribed medical examination as per Rule 19 of POIF Rules irrespective of the sum assured.

(b) Both the lives should be confirmed A-1 lives by the appropriate medical examiner.

(c) Separate medical examination report shall be prepared for both the lives.

(vii) Medical examination fee shall be debited to POIF. However, if the proposer(s) declines to take policy after medical examination is conducted, the fee paid by the Department shall be recovered from the first premium paid in advance by proposers. In case of rejection of proposal due to underwriting reasons, the expenses on medical fee shall be borne by POIF.

(viii) Premium

The premium against the policy will be payable either up to the date of last premium fixed before maturity or up to the death of one of the spouses, whichever is earlier.

(ix) The premium will be based on equivalent age next birthday, which will be calculated by addition to the lower age depending upon difference in ages of spouses. The schedule to calculate equivalent age next birthday is given in Annexure-I

(x) The premium table for equivalent ages (next birthday) is given in Annexure-II

(xi) A rebate of Re. 1/- on policies of sum assured of Rs. 40,000/- and Re. 1/- per Rs. 10,000/- sum assured in excess of Rs. 40,000/- will be given.

(xii) (a) Quarterly premium will be calculated as three times of the respective monthly premium less a rebate of 2% of the premium for one month.

(b) Half-yearly premium will be calculated as 6 times of the respective monthly premium less a rebate of 10% of the premium for one month.

(c) Yearly premium will be 12 times of the respective monthly premium less a rebate of 50% of the premium for one month.

(d) Fractional part of a rupee in all the rebates shall be ignored.

(xiii) Claims

(a) The sum assured along with accrued bonuses shall be payable at the end of endowment term if both the lives survive up to the end of term, i.e. date of maturity.

(b) Otherwise, the sum assured with bonus will be payable on the death of one of the spouses before the date of maturity. The claim will be paid to the survivor.

(c) In case of death of both the insured lives simultaneously, the sum assured with accrued bonus will be paid to the nominee/legal heirs.

(d) No claim, whatsoever, shall be entertained if the policy lapses due to non-payment of premium as per existing Rule 39, 40 & 41 of POIF rules. However, if the premium is discontinued after the policy has been in full force for three years from the date of acceptance of policy/date of commencement of risk, whichever is earlier, the paid up value along with accrued bonus thereon shall be payable at the maturity.

ANNEXURE- A-ISchedule

Column (1) Difference between ages of two lives assured.
 Column (2) Additions to the lower age to arrive at the equivalent ages of the two lives assured.

<u>1</u>	<u>2</u>
0	0
1	1
2	1
3	2
4	2
5	3
6	3
7	4
8	5
9	5
10	6
11	7
12	8
13	8
14	9
15	10
16	11
17	11
18	12
19	13
20	14
21	15
22	16
23	17
24	18
25	19
26	20
27	21
28	22
29	23
30	24

Annexure 'B'**Anticipated Endowment Assurance**

It has been decided to introduce a new scheme called "Anticipated Endowment Assurance Scheme" with effect from 01.02.1984 from the date of commencement of PLI centenary celebration. The salient features and the benefits offered under this scheme, in brief, here under: -

- (i) A policy under the scheme will be available in tow plan one of 15 years and the other of 20 years.
- (ii) The minimum sum for which a policy is issued will be Rs. 20,000/-.
- (iii) The upper age limit for the 15 years and 20 years plans are 45 years and 40 years respectively.
- (i) Under both the plans the sum assured will be paid in four installments as shown below: -

15 year Term Plan	20 Year Term Plan
a. 20% of the sum assured on the life assured surviving to the end of 6 years	a. 20% of the sum assured on the life assured surviving to the end of 8 years
b. 20% of the sum assured on the life assured surviving to the end of 9 years	b. 20% of the sum assured on the life assured surviving to the end of 12 years
c. 20% of the sum assured on the life assured surviving to the end of 12 years.	c. 20% of the sum assured on the life assured surviving to the end of 16 years.
d. 40% of the sum assured together with accrued bonus on life assured surviving to the end of 15 years	d. 40% of the sum assured together with accrued bonus on life assured surviving to the end of 20 years

- (ii) In case of death at any time during the term of the policy the full sum assured will be paid along with accrued bonus without making any adjustment of the periodic survival benefit payments already made.
- (iii) No loans will be granted under the policies issued under this scheme. Further no alteration from Anticipated Endowment Assurance to other classes or vice-versa or alterations in the selected term or in the sum assured of the Anticipated Endowment Assurance class of policy will be allowed.
- (iv) In the event of cessation of premium before the maturity age, the reduced paid up assurance that will be granted, provided premiums have been paid for not less than three years, will be as per the schedule enclosed. The paid up sum assured will be payable only at the date of maturity, that is at the end of the stipulated plan

- term or at the life assured previous death and no further periodical payment on account of survival benefit will be made.
2. Policy document shall be called for from the insurant, three months in advance of the payment and is returned back after issue of sanction, noting an endorsement on the back of the policy document, Index card, KLC as well as in the remarks column of the proposal register.
 3. Application form for the payment will be required only at the time of final settlement of claim.
 4. At the time of issue of notice for calling for the policy document a blank form of DOC is required to be supplied to the insurant where necessary.
 5. Separate register for maturity/death/surrender/payment should be opened for these classes of policies.
 6. The discontinuance notices will continue to be issued six months in advance of the due date of maturity.
 7. In the event of payment of annual premium in cash a rebate of 2% will continue to be allowed.
 8. The nomination/assignment register shall be common for all classes of policies.
 9. A separate new series of policy with letters "AEA (number)" will be issued.

Post office Insurance Fund

**Schedule of reduced paid-up values for a policy of basic sum assured of Rs. 1000/-
issued under the Anticipated Endowment Assurance**

TABLE-A

No. of complete years' premium paid	15- year policy (Rs.)	20-year policy (Rs.)
3	240	195
4	320	260
5	400	325
6	170	390
7	250	455
8	330	160
9	150	225
10	230	290
11	310	355
12	160	125
13	240	190

14	320	255
15		320
16		140
17		205
18		270
19		335

TABLE-B

Additions, per thousand sum assured, to be made to the values given in Table-A on account of additional months premiums paid.

No of additional months premium paid	Addition to be made to paid up values in Table;A;	
	15 year policy (Rs)	20 year policy (Rs)
1	7	5
2	13	11
3	20	16
4	27	22
5	33	27
6	40	32
7	47	38
8	53	43
9	60	49
10	67	54
11	73	60

Annexure 'C'(i) **SHORT TITLE**

The Scheme shall be called as “ Children Policy Scheme”.

(ii) **COMMENCEMENT**

Children’s Policy shall come into force with effect from the date of issue of notification.

(iii) **OBJECTIVE**

The Scheme is envisaged to provide Insurance cover to the two children of each Policy holder provided that only one such policy will be allowed for an insured against one policy.

(iv) **APPLICABILITY OF POST OFFICE INSURANCE FUND RULES**

POIF Rules, as amended from time to time, shall be applicable to the “Children Policy Scheme” mutates-mutandis except where special provisions have been made under this scheme. Such special provisions shall be applicable to the exclusion and in supersession of corresponding POIF Rules. In case of any doubt arising in interpretation or applicability of any rule under the “ Children Policy Scheme”, the matter shall be referred to DG Posts whose decision shall be final.

(v) **ELIGIBILITY**

(a) This is an independent policy. However, this policy cannot be issued of its own to any child. If the father/mother (hereinafter called insured) of the child has already taken a Policy or is proposing to take a Policy on their life either as Whole life or Endowment Assurance (hereinafter called Main Policy) for a sum assured not less than the sum assured of Children Policy, then Children Policy shall be issued to such Insured.

(b) Not more than one Policy will be allowed for one child. The Policy can be taken by Insured for his/her own child only.

© Not more than two children in a family shall be covered under this policy. The same child should not be covered under more than one policy.

(vi) **Age Limit**

(a) The insured of Main Policy shall not be aged 45 years and above at the time of taking/issue of Children Policy.

(b) The age of the child should not be less than 5 years and not more than 20 years at the time of issue of Children Policy.

(vii) **Limits of Insurance**

The minimum limit for Insurance under this scheme shall be Rs 20,000/- (Rs twenty thousands only). The maximum limit of Sum Assured under this scheme shall not be more than Rs 1,00,000/- (Rs one lac only). Total Sum Assured of this Policy with the other Policy of the Insured shall not exceed the upper limit of the Sum Assured that is allowed under PLI/RPLI from time to time.

(viii) **Medical Examination**

This policy shall be a non medical policy for a maximum sum assured of Rs one lac for one child.

(ix) **Insurance Plan**

Only one Endowment Assurance Plan shall be available under the “Children Policy”.

(x) **Licensing of Agents**

The DOs (PLI), FOs (PLI), Direct Agents and other officials who are authorized to procure the business in PLI shall be allowed for procurement of business under Children Policy.

(xi) **Agency Commission**

DOs (PLI), FOs (PLI), Direct Agents and other officials procuring business in Children Policy shall be eligible for payment of Incentive/Commission at the same rate as applicable to each category.

(xii) **Liability of the Insured**

(a) In order to obtain Insurance cover for the child the Insured may fill up the proposal form prescribed by the Department either himself/herself or through his/her agent and sign the said proposal form or impress his/her right/left thumb impression, if illiterate, in token of having accepted the terms and conditions thereof and having furnished correct and factual information in the said proposal form, where the Insured has impressed his/her thumb impression, the same shall be got witnessed through a literate witness who is not related in any way to the Department. Inaccurate or misleading information shall render the contract voidable at the discretion of Director General of Posts and lead to forfeiture of payment that may have been made by the said Insured.

(b) Where the Insured signs a proposal form in a language different from the one in which the proposal form is written, a declaration in language in which he/she has impressed his/her signature to the effect that he/she has signed after understanding the contents shall be obtained over his signatures. All such declaration shall also be accompanied by a declaration of the person filling the proposal form.

(xiii) **Authorization to collect Information**

The Insured shall authorize the Department at the time of submission of his/her proposal to collect any information regarding age of the child, personal, family and medical history from such sources including the personal and family doctors, as the department may deem necessary.

(xiv) **Rate of Premium**

The rates of premium for “Children Policy” shall be applicable as per the premium table fixed by the Department from time to time.

(xv) **Payment of Premia**

(a) Premium for “Children Policy” may/may not be payable with Premium for Main Policy.

(b) Notwithstanding what is stated above the Insured may pay advance premium for any period at any time at the selected Post Office or through pay recovery (if applicable).

(xvi) **Payment of First provisional premium**

The Insured shall pay an amount equal to first premium against his/her child through the Authorized Agent of the Department with clear understanding that the risk of the life of the child shall commence from the date of acceptance of the proposal of the child and Director General of Posts shall not accept any liability in respect of claims arising before acceptance of the proposal notwithstanding the payment of first provisional premium.

(xvii) **Verification of Proposal**

The DO/FO/Direct Agent/Any other Official will verify the entries in the proposal form before sending the same to Postal Divisions.

(xviii) **Commencement of risk**

The risk on the life of the Child shall commence from the date of acceptance of the policy or payment of the first premium in full whichever ever is later.

(xix) **Underwriting of lives**

The D.G. Posts or CPMG on his behalf shall underwrite only such lives, which are found standard on normal tabular rates of premiums.

(xx) **Assignment and Nominations**

Assignment and nominations of policies under “Children Policy” shall be governed by the POIF Rules on assignment and nominations mutates mutandis.

(xxi) **Rejection of proposal**

The DG Posts or CPMG or officers authorized on his behalf reserve the right to reject any proposal without assigning any reasons thereof.

(xxii) **Loan, Paid up value and surrender value**

No loan shall be applicable to Children Policy. Policy can be surrendered and made paid up on usual conditions as applicable to Main Policy provided at least 5 years Premiums have been paid.

(xxiii) **Lapsing of policies, Revival and Settlement of Claims**

The Rules of POIF Rules shall be applicable mutates mutnadis except in cases specified otherwise.

(xxiv) **Term of Policy**

The Outstanding term of Main Policy shall not be less than the premium-paying period of “Children Policy”.

(xxv) **Claims**

(a) Sum Assured shall be payable on Children Policy on its Maturity or earlier on death of the child.

(b) In the event of death of the Insured before the expiry of the Children Policy, no further premium shall be payable for the balance period of the policy.

© In case the child commits suicide within the two years of the acceptance of the policy no claim shall lie against the department and the claim shall be rejected.

(xxvi) **Bonus**

Children Education Policy shall attract bonus at the rate of Endowment Assurance irrespective of the type of policy held by the Insured (Main Policy).

(xxvii) **Maintenance valuation and operation of Fund**

This will be included in POIF and maintained accordingly.

(xxviii) **Right to alter terms and conditions of the contract**

The President reserves to himself the right of making from time to time such additions and alteration in the Rules or in the premia to be paid as he may consider necessary, provided that no such addition or alteration shall effect the conditions or any contract for a policy which any person may have made with Director General of Posts, under these or any other Rules in force at the time of making the contract, unless such person has given his/her consent in writing to such addition or alteration.

Annexure ‘D’**Special Scheme for Physically Handicapped Persons**

14(3)(a): Physically Handicapped persons shall be insured under the “Special Scheme for Physically Handicapped” and shall have to undergo a special medical examination by the Medical Authorities specified for the purpose in order to determine the exact nature and extent of their handicap and its bearing on the life being insured. The medical reports shall include in particular:

- (i) A report quantifying the extent of handicap (for example, deformity/loss of one limb, both limbs etc)
- (ii) Cause of handicap, i.e. congenital or post congenital.
- (iii) The effects of the handicap on longevity of the proposer and whether the life risk is increasing or decreasing.

“Provided that where such Medical Authority has declared that the life risk is increasing on account of the handicap, such life shall not be insured and the proposal shall be rejected.

“Provided further that if the proposer has taken leave on medical grounds for more than six days at a stretch in the last six months or/and has undergone any operation or hospitalization for any reason whatsoever during the last two years, such life shall not be insured and the proposal shall be rejected.

14(3)(b): Persons suffering from any of the following handicaps shall be eligible to be considered for Insurance under special scheme for “Handicapped people”:

- (i) Blindness
- (ii) Deafness
- (iii) Dumbness
- (iv) Orthopedic handicap
- (v) Midgets
- (vi) Hunchbacks
- (vii) Loss of limbs
- (viii) Paralysis or weakness or deformity due to Polio
- (ix) Any other deformity due to non-neurological origin

14(3)(c): Premium in respect of policies taken under the scheme will be determined as under: -

SN	Particulars	Monthly Premium Payable
(a)	<u>Congenital</u> Blindness/deafness/dumbness/orthopedic handicap of one Limb/loss of one Limb/Midgets/Hunchback	Normal Tabular Premium

(b)	<u>Non-Congenital</u> Blindness/deafness/dumbness/orthopedic handicap of one Limb/loss of one Limb	Premium applicable to age (X+3) as per relevant table for life aged "X"
(c)	<u>Congenital/Non-Congenital</u> Orthopedic handicap of both limbs, loss of both limbs (Mentally retarded having mental age of 14 and above), weakness or deformity or paralysis due to Polio or any other deformity of non-neurological origin	Premium applicable to age (X+5) as per relevant table for life aged "X"

14(3)(d): In the event of the policy becoming a claim on account of death of the insured before the date of maturity, the amount payable to the nominee or the legal heir, as the case may be, shall be determined as follows: -

- (a) In the case of the death of the insured takes place before the completion of one year from the date of acceptance of the policy, only thirty five percent of the sum assured and the accrued bonus shall be payable.
- (b) In case the death of the insured takes place before the completion of two years but not before the completion of one year from the date of acceptance of the policy, only sixty percent of the sum assured and the accrued bonus shall be payable.
- (c) In case the death of the insured takes place before completion of three years but not before the completion of two years from the date of acceptance of the policy, only ninety percent of the sum assured and accrued bonus shall be payable.
- (d) In case the death of the insured takes place after the completion of three years, full sum assured along with accrued bonus thereon shall be payable.

14 (3)(e) **Declaration for Special Scheme of PLI for Physically handicapped persons and other conditions**

- (i) Declaration of the proposer in the proposal as shown in Annexure-I
- (ii) The Medical Certificate of the Medical Officer in the proposal form will be amended as shown in Annexure-II in order to cover the requirements in the case of physically handicapped proposer.
- (iii) The Government servants and others who are eligible for PLI cover, if they have a physical handicap of 40% and above, i.e. as applicable for securing concession in employment to service under Central Government under physically handicapped quota, will only be insured under this scheme.
- (iv) The minimum limit of Insurance would be same as for general PLI proponents i.e. Rs. 20,000/- for those having a status higher than Group-D Central Government Employee and Rs. 10,000/- for all Group-D employees and EDAs.

(v) Special Medical Examination will be conducted at only those Government Hospital, which are having orthopedic surgeons and also other specialist/s if the handicap relates to some special category/categories.

(vi) Retired MOs/CMOs/Surgeon/Specialist are not authorized for the Special Medical examination of the proponents covered under this scheme.

(vii) Any person having deformity due to neurological origin will not be eligible for life insurance under these instructions.

(viii) The premium rates for categories as mentioned in clause (b) & (c) of Rule 14 (3)(c) of POIF Rules will be as applicable to higher age by 3 years or 5 years, as the case may be, i.e. if the age of handicapped proponents is 20 years and handicap falls under clause (b) or (c) ibid, their premium will be calculated taking their age as 23 years or 25 years respectively.

(ix) Maximum limit of insurance for physically handicapped shall be Rs. 1,00,000/- (Rupees One lac) of sum assured under this Special Scheme for Physically Handicapped.

ANNEXURE-D- I

OPTION-“A”

I do hereby declare that the foregoing statements made are true to the best of my knowledge and belief. In case, I have willfully made any untrue statement or have concealed any circumstances with regard to which information has been required from me then all the premium which shall have been paid by me shall be forfeited and contract into for insuring my life, if any, rendered absolutely null and void.

Signature/RTI/LTI
Proponents of the Proposals

OPTION-“B”

I hereby declare that: -

(i) I am a physically handicapped person due to ----- and having deformity of loss of one limb/both limbs which is congenital/non congenital.

(ii) I have/have not taken leave on medical grounds for more than 6 days at a stretch in the last six months.

(iii) I have/have not undergone any surgical operation or hospitalization for reason----- / any reason during the last two years.

(iv) I agree to pay a fee for Rs.----- for the medical examination, if my proposal is not accepted.

Dated at ----- the----- date-----200-----

Signature/RTI/LTI
Impression of the Proponent

Dated at----- the -----200

ANNEXIRE-D-II**CERTIFICATE OF THE MEDICAL OFFICER****OPTION "A"**

I have carefully examined Shri/Smt./Kum----- whose signature is given below today----- of -----200--- and found that he/she is medically fit/unfit and I recommend/do not recommend acceptance of the proposal for a Postal Life Insurance.

Signature of the Proposer
Date-----

Signature of the Medical Officer
Name-----
Seal

OPTION "B"

I have carefully examined Shri/Smt./Kum----- whose signature is given below today-----of -----200--- and found that: -

- (i) He/she has handicap of -----%, which is the same, as required for employment in Central Government Service against post referred for physically handicapped persons.
- (ii) His/her handicap of deformity is congenital/non congenital.
- (iii) His/her handicap will/will not affect his/her normal longevity.
- (iv) Risk to his/her life is/is not enhanced due to his/her handicap.
- (v) He/she has----- type of handicap (vig. Blindness, Dumbness, Orthopedic, Midgets, Hunchback, Loss of limbs, Paralysis or weakness or deformity due to polio or any other deformity due to non neurological origin)
- (vi) His/her handicap is/is not of neurological origin.
- (vii) He/she is medically fit/unfit and I recommend/do not recommend acceptance of the proposal for insuring his/her life in Postal Life Insurance/Rural Postal Life Insurance.

Signature of Proposer

Signature of Medical Officer

Name

Seal

DEPARTMENT OF POSTS, INDIA

Premium Table

Anticipated Endowment Assurance

Monthly premium payable for an Assurance of Rs 5000/-

15 Year Term Policy		20 Year Term Policy	
Age at entry	Monthly Premium (In Rs)	Monthly Premium (In Rs)	Age at entry
19 to 36	33	25	19 to 33
37 to 42	34	26	34 to 39
43 to 45	35	27	40

Note:-

1. For the purpose of above Table “age at entry” means the age next birth day following the date of payment of the first premium.
2. For a policy of Rs 20,000/- and above a rebate of Re 1/- per month per twenty ;thousand of sum assured is admissible.
3. For the purpose of the table “minimum age at entry” will be 19 years of age and maximum 45 years.
4. The minimum sum assured shall be Rs 20,000/- but not more than an aggregate of Rs Five lakhs in all classes of insurance taken together.
5. The policies can be taken in the units of Rs 10,000/- but not less than Rs 20,000/- sum assured.
6. The minimum sum assured is Rs 10,000/- in case of E.D Employees/Group-D employees and handicapped persons.

Premium Table

Convertible Whole Life Assurance

Monthly Premium table for an assurance of Rs 5000/-. Payment at death with option to convert the policy at the end of 5 years from the commencement, in to an Endowment Assurance maturing at the specified age.

Age at entry	Monthly premium payable for the first 5 years and thereafter if option is not exercised but ceasing at the age of 60 (In Rs)	Monthly premium payable after the first 5 years if option is exercised to convert the policy in to Endowment Assurance maturing at the age 50, 55 or 58 years (Premium in Rs)		
		50 yr	55 yrs	58 yrs
19	7	14	11	10
20	7	15	11	11
21	8	15	12	11
22	8	16	12	11
23	8	16	13	11
24	8	18	13	12
25	9	19	15	12
26	9	19	15	13
27	9	21	16	13
28	9	22	16	15
29	10	23	17	15
30	10	25	19	16
31	11	26	20	17
32	11	30	20	17
33	12	31	21	18
34	12	35	22	19
35	13	39	24	20
36	13	43	27	22
37	14	47	28	23
38	15	54	31	24
39	16	64	33	25
40	16	77	36	27
41	17	90	40	30
42	18	126	46	33
43	19	188	52	36
44	21	364	58	39
45	22	-	69	42
46	24	-	85	47
47	26	-	113	55
48	28	-	166	64
49	30	-	319	78
50	33	-	-	99

1. For the purpose of above Table age at entry means the age on next birth day following the date of payment of the first premium.

2. For a policy of Rs 20,000/- and above a rebate of Rs 1/- per month per twenty thousand of sum assured is admissible.

3. For the purpose of this Table minimum age at entry will be 19 years of age and maximum 50 years.
4. The minimum sum assured shall be Rs 20,000/- but; not more than an aggregate of Rs five lakhs in all classes of insurance taken together.
5. The policies can be taken in the multiple of Rs 10,000/- but not less than Rs 20,000/- of sum assured.
6. The minimum sum assured is Rs 10,000/- in the case of E.D. Employees , Group D employees and ;handicapped persons.

