

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

Apathbandhu Scheme 2013-14 – Accident Scheme for Below Poverty Line families in Andhra Pradesh – Implementation of the Scheme – Administrative Sanction - Orders - Issued.

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REVENUE (DM.I) DEPARTMENT

G.O. Ms.No. 7

Dated: 06.03.2014

ORDER:

Apathbandhu Scheme was launched on 02.10.1998 to provide insurance coverage to the families living below poverty line in Andhra Pradesh in case of accidental death of any of the family members during the one year period from 02.10.1998 to 01.10.1999. The scheme is beneficial to the poor families due to which the same was extended from time to time. The current policy period 2012-13 ended on 01.11.2013. In this system Govt., have called for bids from the non-life insurance companies registered with Insurance Regulatory and Development Authority, so as to provide an opportunity to all market players in the bids to get the Government to pay the least possible premium. A three member committee which was constituted with Principal Secretary to Government, Social Welfare Department; Principal Secretary to Government, Finance (R&E) Dept., as members and the Commissioner for Disaster Management and Ex-Officio Principal Secretary to Government, as convener, has been finalizing the bidder and to renew the scheme.

2. The existing Scheme stipulates fulfilment of certain impractical conditions like filing of FIR, conducting of Post Mortem etc., and several legitimate claims were rejected by the Insurance Company during the last two policy years 2011-12 & 2012-13 pointing out the non-compliance of the above mentioned conditions. The very objection of the Scheme is defeated and there was huge savings to the Insurance Company. Hence, there is a need for an alternative.

3. In order to benefit the poorer sections and provide the relief to the claimants under scheme expeditiously, Govt., have decided to discontinue the present Insurance Scheme and the ex-gratia under Apathbandhu is arranged to be paid through the District Collectors by placing the amount at the disposal of the Collectors. This system of payment of ex-gratia under Apathbandhu through the District Collectors is adopted on a trial basis for one year w.e.f. 02.11.2013 and if it is found to be convenient and economical, it would be continued further.

4. Under the above Scheme of Apathbandhu through the District Collectors, they shall verify and scrutinize the proposals, received from the RDO/MRO, with reference to the norms & guidelines of Apathbandhu Scheme and release the amount of Rs.50,000/- to the deceased family preferably through the bank accounts of the legal heirs, within 7 days from the date of death. The District Collectors shall send the monthly progress report to the Government. Government will transfer the amount every Quarter to the Districts based on the demand from the Districts, after receipt of the Budget Release Order (BRO) from the Finance (Exp.Rev) Dept., The check list for settlement of the claims under Apathbandhu Scheme is enclosed herewith.

5. The nature of deaths covered under the Scheme shall be as follows:-

1. Deaths resulting from break down of Law and Order / Riots and acts of the State in the restoration of Law and Order, excluding deaths arising out of faction fights.
2. Deaths of passengers in accident caused or resulting from operation of passenger carrying vehicles owned / hired by APSRTC or deaths caused or resulting from operation of any other vehicles including deaths of pedestrians caused by all such vehicles.

P.T.O.

3. Deaths resulting from accident to water borne vessels such as boats etc., while they are plying.
4. Deaths on account of floods, cyclones, storms, thunderbolt, inundation, etc.
5. Deaths on account of collapse of buildings / bridges.
6. Deaths on account of fire accidents.
7. Deaths on account of electrocution.
8. Deaths on account of extremist violence.
9. Deaths resulting from attacks / atrocities against S.Cs / S.Ts.
10. Murder and death of women on account of rape, molestation etc.,
11. Deaths on account of earthquakes.
12. The **Toddy Tappers**, who die due to accidental fall, are covered under "Apathbandhu" scheme as it is an accidental death. If the case is covered under the Excise Department Insurance Scheme, then it will not be considered under Apathbandhu.
13. People, who die due to drowning, also are covered under "Apathbandhu" scheme, as it is an accidental death.
14. Death due to Rabies / Dog bite is also covered under "Apathbandhu" scheme subject to the condition that the death of person has occurred within 12 months of the dog bite and subject to post-mortem report.
15. Death due to snake bite or due to attack by wild animals is also covered under "Apathbandhu" scheme, as these are accidents, subject to post-mortem report or Medical certificate from the Doctor not below the rank of Asst. Civil Surgeon.
16. Deaths caused due to Sun Stroke during Heat wave conditions.
17. Any other accidental deaths, not specifically excluded.

6. The following nature of deaths are not covered under the Scheme:-

1. Self injury, suicide or attempted suicide.
2. Death while under the influence of alcoholic drinks or drugs.
3. Engaging in aviation activities other than travelling as passenger (in a duty licensed standard type aircraft) anywhere in the world.
4. Venereal diseases or insanity.
5. Death while committing any breach of law with criminal intent.
6. War and allied perils.
7. Nuclear Explosion.
8. Pregnancy, Child birth or consequences thereof.
9. Service on duty with armed forces.

7. Government after examining the matter have decided to initially accord administrative sanction for an amount of Rs.6,90,00,000/- (Rupees Six crore and Ninety lakh only) to all the District Collectors in the State @ 30 lakhs each for implementing the Apathbandhu Scheme and by paying @ **Rs.50,000** each to the Below Poverty Line families (White Ration Card holders/Anthyodaya/ Annapurna Card holders) of the State in case of accidental death in the family w.e.f 2.11.2013 as per above guidelines.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

C.PARTHASARATHI
COMMISSIONER FOR DISASTER MANAGEMENT &
E.O. SECRETARY TO GOVERNMENT

To
All District Collectors in the State

Copy to:
All District Treasury Officers
The Dy.Pay & Accounts Officer, A.P., Secretariat, Hyderabad
The Pay & Accounts Officer, Hyderabad
The Accountant General, A.P., Hyderabad.

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The Director of Treasuries & Accounts, A.P., Hyderabad
The Assistant Secretary to Govt., & DDO, Revenue (DM.IV- Claims) Dept.,
The P.S. to Chief Secretary to Government
The P.S. to Special C.S. to Govt., Finance Dept.
The P.S. to Prl. Secretary to Govt. Finance (Exp.Rev) Dept.
The P.S. to Prl. Secretary to Govt., Social Welfare Dept.
The Finance (Exp.Rev) Department
The Finance (BG) Department
The Director of State Audit. A.P., Hyderabad.
The Commissioner of I & PR, A.P., Hyderabad.
The Accounts Officer, Revenue (DM) Dept.
P.S. to CDM & EOPS, Rev (DM) Dept.
SF/SC

//Forwarded By Order//

SECTION OFFICER

CHECK LIST

Name of the Deceased :
Age :
Father/Husband Name :
Village :
Mandal :
District :

Copy of White Ration Card/
Anthyodaya/ Annapurna Card :

Date of accident :
Place of Accident (Location) :
 Village :
 Mandal :
 District :
Vehicle Nos.(in case of Motor Vehicle Accident) :
Cause of Death (type of accident) :
Date of Death :
Police Station Name :
F I R Number and Date :
Post Mortem No.& Date :
Doctors Name & Designation :
Place of conducting Post Mortem :
SL NO.& Date of issue of Death Certificate :
Name & Designation of person issuing certificate:

In case of Post Mortem not conducted :

 Date of Panchanama :
 Place of Panchanama :
 Village :
 Mandal :

Name & Designation of the Doctor issuing
Certificate for the Cause of Death :

Date of Issuance of Certificate :
Hospital & Place :
Names of Panchas :
 1. :
 2. :
 3. :
 4. :
 5. :

(Details of family members):

SL NO	NAME OF THE DECEASED AND HIS FAMILY MEMBERS	AGE IN YEARS	RELATIONSHIP WITH THE INSURED	ANNUAL INCOME
TOTAL FAMILY INCOME				

Whether the deceased family eligible for sanction of Ex-gratia of Rs.50,000/- under Apathbandhu Scheme or not ? :

If yes, recommendation of the beneficiary for sanction of Ex-gratia to the next legal heir of the deceased :

Mandal Revenue Officer/Thahasildar

Revenue Divisional Officer