



भारतीय राश्ट्रीय राजमार्ग प्राधिकरण
(सड़क परिवहन और राजमार्ग मंत्रालय)
National Highways Authority of India
(Ministry of Road Transport and Highways)
जी-5 एवं 6, सेक्टर-10, द्वारका, नई दिल्ली - 110 075
G-5 & 6, Sector-10, Dwarka, New Delhi-110075

दूरभाष / Phone: 91-11-25074100/25074200

NHAI/Policy Guidelines/Administration/2021

Policy Circular No. 1.3.2.32 Dated 22nd May, 2021

[Decision taken on the File No. NHAI/11041/10/2021-Admn-I/Computer No.82145]

Sub: Group Insurance Scheme for the employees of NHAI - Enhancement of Insurance Coverage.

In order to protect employees' families from financial distress in the unforeseeable events causing death of an employee while in service, a Scheme of Group Insurance for the officers and staff of NHAI was introduced and notified vide Policy Guidelines No. NHAI/11041/27/2005-Admn.III dated 22nd August, 2005 and subsequent Policy Circular No.1.3.2.25 dated 02nd July, 2018 (copies attached).

2. As the said Policy was notified in the 2005 and no revision has taken place since then, the Policy has been reviewed in the present context of the requirements and prevailing circumstances due to the pandemic, COVID-19.

3. Accordingly, in partial modification to the existing guidelines dated 22.08.2005, it has been decided to revise the coverage amount (sum assured) admissible under NHAI Group Insurance Scheme, as under: -

Existing Coverage		Revised Coverage	
Category of employees	Amount of Cover	Category of employees	Amount of Cover (Rs.)
1. All Officers/employees drawing pay in the pay scale of Rs.6500-10500/- (05 th CPC) & above (Revised Pay in the GP of Rs.4800 (Level-08 of 7 th CPC) & above.	Rs.5 Lakh	All regular officers/ employees of NHAI, Officers on deputation to the Authority and all long-term contract employees, who are in active service of the Authority.	Rs.20.00 Lakhs
2. All long-term contract employees of the level of Asst. Manager and above.		For deputationists, the insurance cover will be reduced by the sum for which they are insured in their parent organization so as to ensure that the insurance cover extended to them does not exceed the ceiling of Rs.20.00 lakhs, applicable to the regular employees of NHAI.	
1. All employees drawing pay below the pay scale of Rs.6500-10500/- (05 th CPC) (Revised Pay in GP of Rs.4600 (Level-7 of 7 th CPC) & below.	Rs.4 Lakh		
2. All long-term contract employees below the level of Asst. Manager.			

4. The above revision takes effect from 20th February, 2020. All other terms and conditions of the Policy Guidelines dated 22.08.2005 & 02.07.2018, shall remain unchanged.

5. This issues with the approval of the Competent Authority.

(S.K.Patel)

General Manager (Coord.)

To:

All Officers/Employees of HQ/ROs/PIUs/CMUs/Site Offices.

Copy to:-

1. PS to Chairman.
2. PS to All Members/ CVO.
3. Hindi Officer for Translation in Hindi.
4. Library for hosting the circular on library site.
5. Web Admin for circulation.



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NHA/Policy Guidelines/Group Life Insurance/2018 Policy No.1.3.2.25, Dated the 02nd July, 2018

Sub: Group Life Insurance for the employees of NHA

Reference circular no. NHA/11041/27/2005-Admin-III dated 22.08.2005 on the subject (Copy attached).

2. Consequent upon decision taken in the 97th meeting of the Authority held on 22nd October 2013, para-viii of ibid circular is amended as below:

"The Authority has decided that the group insurance scheme for NHA's employees shall be funded through annual budget of NHA w.e.f January 2014".

3. The rest provisions of the ibid circular remains unchanged.

V.K. Sharma
07/07

(V.K. Sharma)

Chief General Manager (Coord.)

To

1. All Officers at NHA HQ/ROs/PIUs/CMUs/Site Offices
2. Hindi Officer for translation in Hindi



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Extn. : 2223/2318/2468/2553

NHAI/11041/27/2005-Admn.III

22nd August, 2005

CIRCULAR

Sub : Group Life Insurance for the employees of NHAI – req.

It is notified for information of all concerned that the National Highways Authority of India, as a welfare measure, has taken a Group Life Insurance Policy for all its officers and employees which has become effective from 21.7.2005. The salient features of the Group Life Insurance Scheme are as under:-

i) Coverage

All regular officers / employees of NHAI, officers on deputation to the Authority and all long-term contract employees, who are in active service of the Authority, are covered under the scheme.

ii) Sum Assured

All officers / employees who are drawing their salary in the pay scale of Rs. 6500-10500/- and above are covered for a sum of Rs. 5 lakh and the remaining categories for a sum of Rs. 4 lakh. All long-term contract employees, of and above the level of Asstt. Manager, are covered for a sum of Rs. 5 lakh and the remaining categories for a sum of Rs. 4 lakh.

For deputationists, the insurance cover will be reduced by the sum for which they are insured in their parent organization so as to ensure that the insurance cover extended to them does not exceed the ceiling of Rs. 5 or 4 lakh, as the case may be, applicable to regular employees of NHAI.

iii) Risk Covered

Death arising due to illness, accident and natural causes except suicide in the first year of the policy.

iv) Exclusions

Officers / employees on deputation to other organizations, short-term contract employees appointed through the placement agencies or directly by the Project Directors and those on leave on medical grounds

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for 180 days or more are not covered by the Group Life Insurance Policy. For keeping the membership intact, officers/employees on medical leave are required to join duty for a day before expiry of the ceiling of 180 days.

v) Termination of membership

Membership of the Policy shall be deemed to have terminated on the day one ceases to be an employee of the Authority due to attaining age of superannuation, repatriation to the parent organization, termination of contract and proceeding on leave on medical grounds exceeding 180 days.

vi) Enrolment

New employees joining the Authority shall be enrolled as a member from the date of their joining. Similarly, those returning from leave exceeding 180 days shall be enrolled as a member of the Policy subject to the employee furnishing a certificate of good health and his / her being found fit by the Doctor of the Insurance Company.

vii) Settlement of claim

In the unfortunate event of death, the nominee of the deceased employee shall be entitled to receive a sum of Rs. 5 lakh or 4 lakh, as the case may be, depending upon the scale of pay in which pay had been drawn. For this purpose, all officers / employees have to nominate a member of their family in the enclosed proforma who shall be entitled to receive the sum assured. The nominee of the deputationist officer shall be entitled to receive the sum assured minus the sum assured in his / her parent organization.

viii) Payment of premium

The Authority has decided to pay the premium to the Insurance Company without requiring any contribution from its officers / employees.

247216
22-08-2015
(Jiwan Dass)
DGM (Admn.)

Encl. : as above.

To,

All Officers/employees

Enclosure to Circular No. NHAI/11041/27/2005-Admn. III dated 22.8.2005

1. Name of officer :
2. Designation :
3. Scale of pay :
4. Date of Birth :
5. Date of appointment in NHAI :
6. Date of superannuation :
7. Nature of appointment
(Regular/Deputation/Contract) :
8. In case of deputation / contract
employment, date upto which appointed :
9. i) Name of the parent organization (in
case of deputationist) :
- ii) Amount for which insured in the
parent organization :
10. i) Name, relationship and address of
the Nominee :
- ii) Name, relationship and address of
the person to whom the right of
nominee shall pass in the event of
his/her predeceasing the employee :

Witness :

i)

ii)

Signature of the officer with date