

HAJ COMMITTEE OF INDIA

(Constituted under the Act of Parliament No. 35 of 2002)

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Ref No: HC-Actts(12)/2012- 1945

Dated: 31st July, 2012.

Sub: Group Accident Compensation Scheme for Haj 1433(H) - 2012.

Haj Committee of India, invites sealed quotations from Insurance Companies to provide compensation cover to 1,25,000 Haj Pilgrims proceeding through Haj Committee of India for Haj – 2012, during their stay in the Kingdom of Saudi Arabia for performing Haj rituals.

The Accident Compensation Scheme for Haj 1433 (H) – 2012 covers five (5) Sections which are as under:-

- 1) Death due to Accident/Fire/Stampede/Subversive Activity,
- 2) Personal Accident-Permanent/Temporary Total Disablement,
- 3) Loss of Cash;
- 4) Loss of Baggage; and
- 5) Repatriation of the Wheel Chair/Stretcher Cases of ailing Pilgrims back to India, along with escorts, where necessary.

The compensation cover commences with the landing of Pilgrims in the Kingdom of Saudi Arabia and ceases to operate once the Pilgrims leaves the Kingdom. The period of coverage would be around 45 days. The maximum compensation cover under each Section is as under:

A) Death due to Accident/Fire/Stampede/Subversive Activity

- | | |
|---|----------------|
| a) Pilgrims from 15 years upto 60 years | Rs. 3,00,000/- |
| b) Pilgrims from 60 to 65 years | Rs. 2,00,000/- |
| c) Pilgrims above 65 years | Rs. 1,00,000/- |
| d) Infants & Children up to 15 years | Rs. 1,00,000/- |

B) Personal Accident-Permanent Total/ Partial Disablement

Pilgrims from 15 years up to 60 years (approx. percentage of Pilgrims = 64%)

- i) Loss of Both Limbs/Both Eyes in
Accident/Fire/Stampede/Subversive Activity / : Rs. 3,00,000/-
Permanent Total Disablement
- ii) Loss of One Limb/One Eye in
Accident/Fire/Stampede/Subversive Activity : Rs. 1,50,000/-
- iii) Permanent Partial Disablement : As per Schedule attached.

Pilgrims from 60 years up to 65 years (approx. percentage of Pilgrims = 15%)

- i) Loss of Both Limbs/Both Eyes in
Accident/Fire/Stampede/Subversive Activity / : Rs. 2,00,000/-
Permanent Total Disablement
- ii) Loss of One Limb/One Eye in
Accident/Fire/Stampede/Subversive Activity : Rs. 1,00,000/-
- iii) Permanent Partial Disablement : As per Schedule attached.

Pilgrims above 65 years (approx. percentage of Pilgrims = 20%)

- i) Loss of Both Limbs/Both Eyes in
Accident/Fire/Stampede/Subversive Activity / : Rs. 1,00,000/-
Permanent Total Disablement
- ii) Loss of One Limb/One Eye in
Accident/Fire/Stampede/Subversive Activity : Rs. 50,000/-
- iii) Permanent Partial Disablement : As per Schedule attached.

Infants & Children up to 15 years (approx. percentage of Pilgrims = 1%)

- i) Loss of Both Limbs/Both Eyes in
Accident/Fire/Stampede/Subversive Activity / : Rs. 1,00,000/-
Permanent Total Disablement
- ii) Loss of One Limb/One Eye in
Accident/Fire/Stampede/Subversive Activity : Rs. 50,000/-
- iii) Permanent Partial Disablement : As per Schedule attached.

C) Loss of Cash (1200 cases only)

Cover for actual loss of cash is as under:

- i) If loss occurs during first 10 days of
Stay in Saudi Arabia Up to SR.2,100/-
- ii) If loss occurs during first 11th day to 20th day of
Stay in Saudi Arabia Up to SR.1,500/-
- iii) If loss occurs during first 21st day to 45th day of
Stay in Saudi Arabia Up to SR.1,000/-

D) Loss of Baggage (100 cases only) : SR. 500/- or actual loss
whichever is less

**E) Repatriation of wheel chair/stretchers
Cases of ailing Pilgrims back to India
(20 cases only) :** Actual transportation charges
back to India along with escorts,
where necessary.

Terms & Conditions:

(i) The following documents will be provided in case of Scheme A, i.e. Death due to Accident/Fire/Stampede/Subversive Activity

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- a) Covering letter from Consulate General of India, Jeddah, forwarding therewith a list of Deceased Pilgrims who met with an accident during Haj journey, after landing and before take-off, from the Kingdom of Saudi Arabia.
 - b) Claim Form signed by the Insured Pilgrim or otherwise by the competent authority, in case the Insured Pilgrim is not in a position to sign / affix thumb impression, due to obvious reason.
 - c) Medical Certificate from Indian Haj Mission,
 - d) Information of Accident Case from Indian Haj Mission,
 - e) Pilgrims Personal details from Indian Haj Mission,
 - f) Death Information by Indian Haj Mission, Makkah / Madinah,
 - g) Permission of burial issued the competent authority, IHM, Makkah / Madinah.
 - h) Passport Copy

(ii) The following documents will be provided in case of Scheme B, i.e. Personal Accident Permanent Total / Partial Disablement.

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- a) Covering letter from Consulate General of India, Jeddah, forwarding therewith a list of Pilgrims who met with an accident during Haj journey, after landing and before take-off from the Kingdom of Saudi Arabia.
 - b) Claim Form signed by the Insured Pilgrim or otherwise by the competent authority, in case the Insured Pilgrim is not in a position to sign / affix thumb impression, due to obvious reason.
 - c) Medical Certificate from Indian Haj Mission,
 - d) Information of Accident Case from Indian Haj Mission,
 - e) Pilgrims Personal details from Indian Haj Mission,
 - f) Passport Copy

(iii) The following documents will be provided in case of Scheme E, i.e. Repatriation of wheel - chair / stretcher Cases of ailing Pilgrims back to India (20 cases only)

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- a) Covering letter from Consulate General of India, Jeddah, requisition letter addressed to the concerned Airlines for issue of tickets in case of above said Pilgrims and actual amount paid to the concerned Airlines towards transportation of wheel chair / stretcher cases back to India, along with escorts where necessary, in case the claims have not been settled at Jeddah, Kingdom of Saudi Arabia, by the concerned Insurance Company .

- b) In case, if the Pilgrims stay in the Kingdom of Saudi Arabia for more than 45 days, due to Hospitalization or due to any genuine reasons, his / her expenses towards return journey along with escorts has to borne by the Insurance Company.

Please Note: Only photo copies of the documents as mentioned at (i), (ii) & (iii) above, duly attested by this office will be submitted to the concerned Insurance Companies, to process the claims.

The Insurance Companies interested in providing Group Accident Compensation cover to 1,25,000 Pilgrims, proceeding through Haj Committee of India for Haj 1433 (H) – 2012, are requested to submit their sealed quotations in the office of the undersigned, by **10th August, 2012, till 4.00 p.m.** The Insurance Company having its branch office in the Kingdom of Saudi Arabia shall be preferred, so that the claims are processed and paid to the Pilgrims not only towards Cash Loss / Baggage Loss (full & final claim), but also towards repatriation of wheel chair / stretcher cases of ailing Pilgrims along with escorts where necessary, in the Kingdom of Saudi Arabia itself. It is mandatory to submit the quote duly filled in a sealed cover for all sections A to E together, failing which the tender will be summarily rejected. The Competent authority has got the right to relax the norms & conditions as deemed fit. The decision of the Haj Committee of India will be final. The Insurance Policy will be signed directly with the Insurance Company and not through any agent. The Haj Committee of India reserves the right to accept or cancel the tender without assigning any reason.

No quotation shall be entertained after expiry of the last date.

(Dr. S. Shakir Hussain,IRS)
Chief Executive Officer

Schedule in respect of Permanent Partial Disablement:

Sr. No.	PPD – Total and irrecoverable loss of various parts as given below:	Percentage of Capital Sum Insured
1	The sight of one eye or the actual loss by physical separation of one entire hand or one foot	50%
2	Use of a hand or foot without physical separation	50%
3	Loss of speech	50%
4	Loss of toes - all	20%
5	Loss of toes great – both phalanges	5%
6	Loss of toes great – one phalanx	2%
7	Loss of toes other than great , if more than one toe lost; each	2%
8	Loss of hearing – both ears	75%
9	Loss of hearing – one ear	30%
10	Loss of four fingers and thumb of one hand	50%
11	Loss of four fingers of one hand	40%
12	Loss of thumb – both phalanges	25%
13	Loss of thumb – one phalanx	10%
14	Loss of Index finger – three phalanges	15%
15	Loss of Index finger – two phalanges	10%
16	Loss of Index finger – one phalanx	5%
17	Loss of middle finger or ring finger or little finger – three phalanges	10%
18	Loss of middle finger or ring finger or little finger – two phalanges	7%
19	Loss of middle finger or ring finger or little finger – one phalanx	3%