HAJ COMMITTEE OF INDIA
(Statutory body Constituted under the Act of Parliament No.35 of 2002)
(Ministry of Minority Affairs)

HAJ HOUSE, 7 – A, M. R. A. MARG, (PALTON ROAD), MUMBAI – 400 001.

Email: ceo.hajcommittee@nic.in
Web : www.hajcommittee.gov.in
Fax : 022-2263 0461 / 0463

Ref No: HC - 20 / 79 / 2019 - 2

Sub: Group Accident Compensation Scheme for Haj 1440 (H) - 2019.

Haj Committee of India, invites sealed quotations from Insurance Companies to provide compensation cover to 1,40,000 Haj pilgrims proceeding through Haj Committee of India for Haj - 2019, during their stay in the Kingdom of Saudi Arabia, for performing Haj rituals.

2. The Group Accident Compensation Scheme for Haj 1440 (H) – 2019 covers two (2) Sections which are as under:-

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

B) Personal Accident – Permanent Total/Partial Disablement, due to Accident/Fire/Stampede/Subversive Activity.

3. The compensation cover commences with the landing of pilgrims in the Kingdom of Saudi Arabia and ceases to operate once the pilgrims leave the Kingdom. The period of coverage would be around 45 days for individual pilgrim, which may, however, exceed in cases of hospitalization of Pilgrim. The maximum compensation cover under each Section is as under:

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

   a) Pilgrims of age above 15 years and up to 60 years Rs. 10,00,000/-
   b) Pilgrims of age above 60 years and up to 65 years Rs. 6,00,000/-
   c) Pilgrims of age above 65 years Rs. 3,00,000/-
   d) Infants & Children of age up to 15 years Rs. 3,00,000/-

B) Personal Accident - Permanent Total / Partial Disablement

   I) Pilgrims of age above 15 years and up to 60 years (approx. percentage of Pilgrims = 68%)

      a) Permanent Total Disablement due to Accident/ Fire / Stampede / Subversive Activity:

         i) Loss of Both Limbs/Both Eyes : Rs. 10,00,000/-
         ii) Loss of One Limb/One Eye : Rs. 5,00,000/-

      b) Permanent Partial Disablement due to Accident/Fire/Stampede/Subversive Activity : As per Schedule attached.
II) Pilgrims of age above 60 years up to 65 years (approx. percentage of Pilgrims = 16%)

a) Permanent Total Disablement due to Accident/Fire / Stampede / Subversive Activity:

i) Loss of Both Limbs/Both Eyes : Rs. 6,00,000/-
ii) Loss of One Limb/One Eye in : Rs. 3,00,000/-

b) Permanent Partial Disablement due to Accident/Fire/Stampede/Subversive Activity : As per Schedule attached.

III) Pilgrims of age above 65 years (approx. percentage of Pilgrims = 15%)

a) Permanent Total Disablement due to Accident/Fire/Stampede/Subversive Activity:

i) Loss of Both Limbs/Both Eyes : Rs. 3,00,000/-
ii) Loss of One Limb/One Eye in : Rs. 1,50,000/-

b) Permanent Partial Disablement due to Accident/Fire/Stampede/Subversive Activity : As per Schedule attached.

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

a) Permanent Total Disablement due to Accident/Fire /Stampede /Subversive Activity:

i) Loss of Both Limbs/Both Eyes : Rs. 3,00,000/-
ii) Loss of One Limb/One Eye in : Rs. 1,50,000/-

b) Permanent Partial Disablement due to Accident/Fire/Stampede/Subversive Activity : As per Schedule attached.

4. Terms & Conditions:

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

a) Covering letter from Consulate General of India, Jeddah, forwarding therewith a list of Deceased Pilgrims who died due to Accident/Fire/Stampede/Subversive Activity during Haj journey, after landing and before take-off, from the Kingdom of Saudi Arabia.

b) Claim Form signed by the competent authority.

c) Medical Certificate from Indian Haj Pilgrims Office,

d) Information of Accident Case from Indian Haj Pilgrims Office,

e) Pilgrim’s Personal details from Indian Haj Pilgrims Office,

f) Death Information by Indian Haj Pilgrims Office Makkah / Madinah,

g) Permission of burial issued by the competent authority, IHPO, Makkah / Madinah.

h) Passport Copy
(ii) The following documents will be provided in case of Section B i.e. Personal Accident Permanent Total/Partial Disablement due to Accident / Fire / Stampede / Subversive Activity.

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 in 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.

c) Medical Certificate from Indian Haj Pilgrims Office,

d) Information of Accident Case from Indian Haj Pilgrims Office,

e) Pilgrim’s Personal details from Indian Haj Pilgrims Office,

f) Passport Copy

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

5. The Insurance Companies interested in providing Group Accident Compensation cover to 1,40,000 Pilgrims, proceeding through Haj Committee of India for Haj 1440 (H) – 2019, are requested to submit their sealed quotations in the office of the undersigned, by 25th April, 2019, till 12.30 p.m. It is mandatory to submit the quote duly filled, in a sealed cover, for both the sections A & B 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.

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

(Dr. Maqsood Ahmed Khan)
Chief Executive Officer
## Schedule

### Permanent Partial Disablement:

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