

Government of West Bengal
Finance Department
Audit Branch

No. 8015-F dated 08.09.1997

Clarifications are often sought as regards payments of Group Insurance money in respect of an employee reported missing and also on the point whether the amount of insurance cover would be payable in such cases. The insurance cover being payable in the event of death while in service demands satisfactory evidence of death or a presumption to that effect under section 108 of the Indian Evidence Act, a person missing continuously for a period of seven years may be deemed to be dead after lapse of seven years.

2. Accordingly after careful consideration of the matter, the Governor has been pleased to decide that when an employee disappears leaving his family, the amount of insurance cover as applicable to him under the State Govt. Employees Group Insurance cum Savings Scheme he belongs may be paid to the nominees / heirs, as the case may be, after expiry of seven years period from the month of disappearance subject to condition that the claimants produce an indisputable proof of death or a decree of the Court that the employee should be presumed to be dead in terms of the said Act. The accumulation in the savings fund may, however, be paid to the nominees / heirs after lapse of a period of one year following the month of disappearance subject to the fulfillment of the following conditions:

- (i) The family must lodge a report of missing with the concerned Police Station and obtain a report that the employee has not been traced out after all efforts had been made by the police;
- (ii) An Indemnity Bond should be taken from beneficiaries concerned to the effect that all payments received from Government shall be refunded to Government in the event the missing employee reappears and claims his dues;

3. It is also clarified that subscription at the full rate applicable on the date of appearance of the employee will continue to be recovered every month from the nominees / heirs for a period of one year following the month of disappearance. It will however, be permissible if recovery of subscription for one year together with interest as admissible under the scheme is made from the payment of savings fund amount.

4. The insurance amount will be paid after expiry of 7 years period and subject to the condition as prescribed in para 2 above, even if the date of superannuation of the missing employee falls before the expiry of 7 years.

5. The above benefit may be sanctioned by the concerned Administrative Department.

6. The family shall apply to the Head of the office after one year of disappearance for payment of savings fund amount and after seven years of disappearance for grant of insurance cover. The Head of the Office after proper scrutiny of the case will recommend the same to the Admn. Deptt. for according sanction.

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