



WEST BENGAL POLICE WELFARE MEASURES



WEST BENGAL POLICE WELFARE & SPORTS SOCIETY

West Bengal Police Welfare & Sports Society (WBPWASS) has been registered Vide Registration No. S/M 4653 on 31.01.2017 under West Bengal Societies Registration Act, 1961 with the approval of Govt. of WB to organise various social, cultural, sports and educational programmes for welfare of the Police personnel and society at large

- 3 Sub-Committees, 23 Zonal Committees & 66 Units Committees are functioning
- 3 Sub-Committees - (i) WBPWASS Welfare Sub-Committee (ii) WBPWASS Medical Insurance Sub-Committee (iii) WBPWASS Sports Sub-Committee
- Bank Accounts of 66 Units (each two) and Main Account with PAN-Opened
- Income Tax exemption from income of Society - Applied to IT Dept

WBPWASS SPORTS SUB-COMMITTEE

- Sports Sub-Committee Headed by ADG (AP), WB & 17 Members
- Responsible for overall development of Sports infrastructure in Dists / Units
- Preparation of Annual Calendar for all Sports Events
- Financial power for sanction of fund - Rs. 50,000 maximum
- Responsible for selection of players, training them for events & preparation of sports activities in all India Police Control Board
- Sanction of loan for participation in the sports events subject to reimbursement after govt. sanction
- Take-up all measures to realize the refundable loans / advances sanctioned by the committee
- Sanction - maximum 25% of subscription deposited in main account by all units for organizing Annual Sports Meet as requirement
- Special cash award/reward for excellent performance in sports events at National / International level
- Head of account to incur expenditure for sports events within the delegates financial power
- Cash reward for medal winners in the AIPSCB & AIPDM (Gold Medal Rs. 50,000, Silver Medal Rs. 30,000 & Bronze Medal Rs. 20,000) to be granted from next year. Subject to approval by DGP

WBPWASS MEDICAL INSURANCE SUB-COMMITTEE

- Medical Insurance Sub-Committee Headed by DG (Welfare) & 16 Members
- To ensure renewal of Medical Insurance Policy by inviting tenders, selection of TPA and timely payment of premium
- Grant of Ex-gratia maximum up-to Rs. 2,00,000 depending on the critical need to members whose medical expenditure exceeds sum insured / buffer / WBHS after reimbursement
- To sensitize all Police Employees for coverage under Mediclaim Policy
- Follow-up action by Nodal Officer of Welfare in every district

WBPWASS WELFARE SUB-COMMITTEE

- WBPWASS Welfare Sub-committee Headed by DGP Welfare & 15 Members
- Interest Free Loan up to Rs. 1 Lakh for Marriage, Education of Children and Medical treatment
- Grant up to Rs. 1 Lakh for excessive expenses in connection with critical illness of the subscriber or family members
- Incentives to meritorious wards of police personnel for outstanding achievement in academics - Monetary reward and a Certificate will be given: Class X and XII on merit - 70% and above but less than - 80% marks - Rs. 2000, 80% and above but less than - 90% marks - Rs. 3000 and 90% and above Rs. 6000

BENEFITS

- Scholarship to meritorious wards of police personnel scoring at least 65% marks in professional courses like Engineering, Medicine, Law and other courses at Graduate courses and 55% in Postgraduate studies at the rate of Rs. 5,000 per semester
- Award of Rs. 10,000 to meritorious wards of police personnel completing Graduation and post-graduation / professional Course with 65% and 55% Marks respectively
- Training in useful crafts, computers & other professional courses for family members of police force
- Special coaching for competitive examination for higher studies / jobs and special skill development for wards of police personnel
- More than one Lakh ex-gratia in exceptional cases
- Ex-Gratia of Rs. 10,000 in case of death of any police personnel
- Up to Rs. 5,000 may be spent for farewell of retiring employees in a common function

- Rs. 25,000 may be spent on medical treatment, transfer to hospital, buying medicine etc. in case of extreme emergencies
- The Society will take measures to protect the environment by tree plantation, help community at the time of natural calamities like famine, flood, drought, earthquake etc. and will organise lectures, debates, discussions, seminars, publish useful literature, magazines etc. to promote and spread social awareness on environment pollution, protection of climate, social issues and any other welfare measures beneficial to the public
- The Society will help needy students of all communities to pursue higher studies
- Rates of subscription collected from members (Executive staff) are as follows -
DGP / ADG / IGP / SPL. IGP / CP @ Rs. 250 per month (Rs. 1500 x 2 = 3000)
DIG / CP / SSP / SRP / CO/DCPs @ Rs. 200 per month (Rs. 1200 x 2 = 2400)
Addl. SP / Dy CO/DSP/SDPO / Asst. SP / Asst. DCP @ Rs. 100 per Month (Rs. 600 x 2 = 1200)
Inspectors @ Rs. 75 per month (Rs. 450 x 2 = 900)
Sub inspectors @ Rs. 50 per month (Rs. 300 x 2 = 600)
ASI / HC / Constables @ Rs. 25 per month (Rs. 150 x 2 = 300)
- Rate of Subscription collected from ministerial staff for membership of WBPWASS
Jt. Director (Accounts) @ Rs. 250 per month (Rs. 1500 x 2 = Rs. 3000)
Special Officer @ Rs. 100 per month (Rs. 600 x 2 = Rs. 1200)
Registrar @ Rs. 75 per month (Rs. 450 x 2 = Rs. 900)
Head Assistant / Upper Division Assistant
Superior Typist/Grade-I Typist @ Rs. 50 Per Month (Rs. 300 x 2 = Rs. 600) Lower Division Assistant / Typist @ Rs. 25 Per Month (Rs. 150 x 2 = Rs. 300) Group - D @ Rs. 15 Per Month - (Rs. 90 x 2 = Rs. 180)
- Subscription is realised twice - half yearly in the month of January and July. 15% of the subscription is kept at the Unit and 85% is remitted to the Central Account of the Society by account to account transfer. All transactions are done through account to account transfer
- All applications to be sent to PD through Zonal Committee of the Society with recommendation of Chairman of Zonal & Unit Committee
- For details, Rules & Regulations of the Society conveyed under office Org. No.253 Wel/Society/Wel/Society 47-17 dt.07.11.17 to be followed

WEST BENGAL POLICE WELFARE BOARD

- WBP Welfare Board - Established (G.O-233/PL Dtd. 10.01.2012)
- Central Committee of Board headed by DGP
- Unit Committee - Head of the Unit (15 members - SP/CO, Addl. SP/DC, Dy.SP/AC, Insp.-1, S.I-2, A.S.I-3 & 6 Constables including Driver)
- Board Meeting - Every month
- Discussion Point - Health Care, Retirement Benefits, Group Housing, General Principal of Service as Recruitment, Promotion, Discipline & other Welfare Measures as educations and carrier counseling for dependent of Police personnel
- Minutes- with all discussion issues as per proforma circulated (Org. No. 08 Wel/PWB Date 10.01.2017)
- Every Minutes should be sent to PD

WEST BENGAL HEALTH SCHEME, 2008

West Bengal Health Scheme has been started in 2008 Vide Notification No. 7287-F 19-09-2008 for regulating the medical benefits for the State Government Employees and the family members thereto, with a view to providing better medical facilities to govt. employees and their family members. Converted to "Cashless Treatment to the State Government Employee Scheme, 2014"

BENEFITS

- Both the serving employees and pensioners are covered
- Husband / wife, dependent parents, children including step children, legally adopted children, dependent widowed / divorced daughters, minor brothers / sisters are eligible for treatment
- Can get cashless treatment up to One Lakh and thereafter reimbursement of any amount for treatment from enrolled private hospitals or state aided hospitals
- An employee can get 80% advance for expenditure beyond Rs. 1 Lakh
- Renowned hospitals outside West Bengal are empanelled

- An employee is entitled to the reimbursement of the cost of his / her or his / her beneficiary's medical attendance and treatment as an OPD patient in case of 13 enlisted diseases
- Charges for CT Scan, MRI, Endoscopy, Colonoscopy, Ultra-sonography, ERCP, Sigmoidoscopy are reimbursable for any disease on the basis of OPD prescription issued from enrolled hospital(s)
- Enrolled hospitals provide outdoor treatment at WBHS Rates
- Claim amount up to Rs. 50,000 for indoor treatment and Rs. 5,000 for OPD treatment are being sanctioned by unit head
- Claim amount up to Rs. 1,00,000 for indoor treatment and Rs. 10,000 for OPD treatment are being sanctioned by DGP & IGP WB
- Claim amount above Rs. 1,00,000 for indoor treatment and above Rs. 10,000 for OPD treatment are being sanctioned by Govt. of WB
- There are prescribed rates for every package, procedure, investigation, bed rent, doctors' fee etc.
- For details, Website of Fin. Dept (wbhealthscheme.gov.in) to be followed

WEST BENGAL POLICE SALARY PACKAGE WITH STATE BANK OF INDIA

- MOU with State Bank of India has been signed for three years on 03.02.17 to provide a bouquet of benefits under Police Salary Package to all Police employees having salary accounts with State Bank of India
- Product offered in 4 variants:
 - [a] **Silver** for the rank of Group D to Constable
 - [b] **Gold** for the rank of ASI to Inspector
 - [c] **Diamond** for the rank of Dy. S.P. to SP
 - [d] **Platinum** for the rank of SSP to Director General of Police
- Personal Accident (death) cover upto Rs. 20 Lakhs (Silver & Gold - Rs. 5 Lakh, Diamond - Rs. 15 Lakh & Platinum - Rs. 20 Lakh)
- Additional Air Accident Death Insurance cover up to Rs. 30 Lakhs (only where Air Ticket has been purchased using SBI Debit Card) [Silver - Nil, Gold - Rs. 5 Lakh, Diamond - Rs. 20 Lakh & Platinum - Rs. 30 Lakh]
- Transactions / purchase up to Rs. 2 Lakh per day are not chargeable Free Internet Banking facility
- Over Draft facility available maximum upto Rs. 2 Lakh (Silver - Rs. 40,000, Gold - Rs. 75,000, Diamond - Rs. 1.5 Lakh & Platinum - Rs. 2 Lakh)
- No charges on Demand Draft
- No Annual Maintenance charges of Debit Card
- No charges on Multi City Cheques
- No charges for SMS Alerts
- No charges for RTGS / NEFT
- Savings plus Auto Sweep facility
- Concessional rates on various loans
- Free follow up of standing instructions / bill payments
- Submission of nomination in the concerned bank to be ensured
- For getting PA Claim under PSP, Intimation in case accident / accidental death to be sent to WBPD within 24 hours and to co-ordinating branch of SBI, Salary Account maintenance branch / Insurance Company within 7 days as per proforma (Annexure - 4)

ADDITIONAL BENEFITS OF PERSONAL ACCIDENT UNDER PSP

- Air Ambulance cost up to Rs. 5 Lakh
- Education Fund for Girl Child (only Graduation) up to Rs. 1 Lakh
- Marriage Expenses (18 - 25 age of Girl Child) up to Rs. 1 Lakh
- Family transportation up to Rs. 20,000
- Death body carry up to Rs. 10,000
- Rs. 1 Lakh for Cost of Plastic Surgery / Burn (only for Gold / Diamond / Platinum)
- Rs. 1 Lakh for Death after Coma after accident (more than 24 hours)
- Rs. 50,000 Transportation of Imported Medicine (Gold / Diamond / Platinum)
- Additional accidental benefit up to Rs. 5,00,000 for ATM card (Silver - Nil, Gold & Diamond - Rs. 2 Lakh & Platinum - Rs. 5 Lakh) Accident intimation as per (Annexure-4)

HOW TO CLAIM UNDER WEST BENGAL POLICE SALARY PACKAGE

- Completely filled up claim form as per (Annexure-5)
- Attested copy of Death Certificate
- Attested copy of FIR
- Attested copy of Post Mortem Report
- Certificate from Home Branch indicating the account of deceased as Salary Package operating account, along with variant, name of the nominee / joint account holder(s) as per Bank record (Annexure-6)
- The application by the claimant containing details of his Account Number (i.e. Bank, Branch, Account No, MICR Code No, and IFS Code No.) along with cancelled cheque of his / her bank account for the purpose of NEFT payment of claim, for submission of insurance company, as per (Annexure-7)
- PAN card copy of the Claimant. If PAN card is not available, then form no. 60 (Filled up) & Copy of Aadhar Card of the Claimant

- Other suitable document to prove legal heir ship in case claimant is not a nominee / joint account holder as per Bank's record
- If nomination of deceased personnel is not registered in the SBI where the Salary Package Account is maintained then (i) Legal heir certificate may be sent as per proforma (copy enclosed) attested by District Court / District Collector / SDO / Tahsildar and (ii) No objection certificate of other legal heir(s) attested by Executive Magistrate / Notary Public as per proforma

HOW TO CLAIM ADDITIONAL BENEFITS UNDER WEST BENGAL POLICE SALARY PACKAGE

Cost of Plastic Surgery / Burn (only for Gold, Diamond, Platinum)

- Treating doctor's / Surgeon Certificate
- Original Discharge Summary containing all relevant details
- All original bills and their receipts
- Copies of all reports and prescriptions
- First prescription / consultation letter from the Doctor
- Original Money Receipt duly signed with revenue stamp

Transportation of Imported Medicine (only for Gold, Diamond, Platinum)

- Medical Practitioner's prescription
- Copy of medicine invoice
- Invoice copy of freight expenses mentioning details of medicine imported country of origin from which it is being imported, date and price of the medicine and freight expenses

Death after Coma after accident (more than 24 hrs.)

- Medical certificate mentioning the duration of coma (start and end of coma period) supported by discharge summary and indoor case papers

Air Ambulance - Maximum Rs. 5 Lakhs

- Attending Doctor's advice / note with reason for shifting of the patient.
- Original invoice and receipt for the Air Ambulance mentioning date of travel, sector (from / to place) and total amount

- **Repatriation of mortal remains** - maximum Rs.10,000

- [1] Original bill, receipt and travel ticket showing date of travel, Sector (from / to) and amount incurred
- [2] Copy of proof of the immediate family member such as Ration Card

- **Family Transportation** - maximum Rs.20,000 (cost of travel incurred by immediate 2 family members to reach place of accident)

- [1] Original bill, receipt and travel ticket showing date of travel, Sector (from / to) and amount incurred
- [2] Copy of proof of the immediate family member such as Ration Card

Girl Child Cover

- **Education Fund:** Education (only Graduation) - 10% of PAI cover, maximum Rs. 1 Lakh

- [1] Copy of admission confirmation and certificate from educational institute stating details of full time course in a recognized college in India for Graduation along with duration of course and data of enrolment
- [2] Birth certificate of the Girl child

- **Marriage expenses:** (18 - 25 age) - 10% of PAI cover, maximum Rs.1 Lakh

- [1] Birth certificate / Date of birth proof of girl child
- [2] Document showing relationship with deceased Salary Account holder

PENSION & RETIREMENT BENEFITS

- All pension cases to be sent to AG office 6 months before retirement
- Pension papers in case of Voluntary Retirement/ Resignation/ Death in harness to be prepared within 30 days
- On the date of retirement, PPO, Gratuity, Leave Salary, GI & GPF to be handed over to the employee
- Official Farewell to be conducted for retiring employees on the date of retirement
- Nominations to be contained in service book of every employee for Pension & other Death cum retirement benefits, GI & GPF
- Regular liaison with the office of AG Bengal to be maintained
- Training Programme for calculation of Pension to be organized

COMPULSORY MEDICAL CHECK - UP OF POLICE PERSONNEL ABOVE 40 YEARS

- Introduced by Govt. (GO 23/H/TDE/678/M-13/12 dated 30.06.2014)
- Every Police personnel above 40 years of age to be medically checked once in two years, on two days in a week at OPDs (Preferably Tuesday & Friday) free of cost
- Diagnostic facility i.e. Blood Sugar, Urea, Creatinine, TSH, LFT & Lipid Profile, ENT Services, USG of Upper & Lower Abdomen, Chest X-ray, General Clinical Examination
- Regular follow-up action like Diet regime, Weight control, De-addiction regime, Stress management, Yoga & Meditation to be taken up

SUBSIDIARY POLICE CANTEENS

- 24 Subsidiary Police Canteens and 5 branches are functional
- Two more proposals are in the pipeline (Paschim Medinipore & Bidhan Nagar PC)
- Police personnel are getting discount of 25 to 40% on consumer and house hold items
- There are plans to establish three Master Canteens of West Bengal Police after taking due approval of competent authority
- Project of introducing smart cards & making canteens online is going on
- Unit head & other senior officers should pay supervise visits to canteen
- Canteen to be inspected by Dy. SP rank officer once in a month
- Inspection report should be sent to PD
- Accounts should be submitted regularly every month by the 10th day of next month in prescribed format
- Audit should be done by registered Audit firm once in a year and Audit report should be sent to PD

GOVERNMENT COMPENSATION IN CASES OF DEATH ON DUTY

- [1] In case of death on duty Rs. 5,00,000
- [2] In case of injury while on duty for total permanent disability or loss of two limbs / eyes - Rs. 1,00,000
- [3] In case of injury while on duty for loss of one limb / eye - Rs. 50,000
- In case of death on election duty Rs. 10,00,000
- Death on duty during elections due to violent incident - Rs. 20,00,000
- For families of Police Personnel of Central Paramilitary Force who are resident of West Bengal and are killed while on duty anywhere in India - Rs. 2,00,000

HOW TO CLAIM UNDER GOVERNMENT COMPENSATIONS IN CASES OF DEATH ON DUTY

- Original application of the Claimant (Legal spouse will be the first claimant)
- Identity Proof of the Claimant (Voter Card preferable)
- Legal heir Certificate duly signed by the Unit head
- Incident Report duly prepared by the Officer In Charge or equivalent rank with the forwarding of any Inspector rank officer
- FIR / Investigation Report
- Post Mortem Report
- Death Certificate
- Command Certificate
- If the compensation amount is required to be disbursed to one legal heir, no objection from remaining legal heirs, in original, attested by notary, is to be submitted after obtaining same from them
- Recommendation of District Election officer to the Chief Electoral Officer, in case of death / injured during election

LWE INSURANCE POLICY

- LWE area - Paschim Medinipore, Bankura, Purulia & some P.S of Birbhum District
- In case of death on duty due to Maoist activity in LWE affected districts Rs. 10,00,000 as Insurance Claim & Rs. 3,00,000 as ex-gratia
- In case of injury for total permanent disability or loss of two limbs / eyes - Rs. 10,00,000
- In case of injury Rs. 5,00,000 for loss of one limb / eye

HOW TO CLAIM UNDER LWE INSURANCE POLICY

- Filled up PA Claim Form with Bank Account details of Legal Heir of the Deceased and application of legal heir
- Attested copy of incident report
- Attested copy of investigation report
- Attested copy of FIR
- Attested copy of Command Certificate or Certificate to be issued by Head of the Unit about on or off duty
- Attested copy of Post Mortem Report
- Attested copy of Death Certificate
- Attested copy of Voter Identity Card of legal heir of the deceased
- (i) Legal heir certificate and (ii) No objection certificate of other legal heir(s) attested by Executive Magistrate / Notary Public

WB POLICE MEDICAL INSURANCE POLICY

- This unique Policy has been running for last 14 years with National Insurance Company Ltd.
- The Policy has been renewed w.e.f 20.10.2017 Sum Insured Rs. 2.25 Lakhs on family floater basis
- Buffer of Rs. 2 Lakh for 5 critical diseases namely heart attack or surgery, cerebral attack or surgery, cancer, organ transplant and major accident or major injury
- 6 members of family including self, spouse, two children or dependent brother/ sister and parents or in laws are covered
- Open to retired police employees up to the age of 75 years on self + spouse basis by paying one time premium of Rs. 9,500
- Premium for 4 persons - Rs. 5,500 per family per annum

- Premium for 6 including parents / in laws persons - Rs. 9,500 per family per annum
- Premium from serving employees to be realized in 4 instalments
- Hospitalisation to be reported to National Insurance Co. Ltd. and the TPA within 24 hours
- For cashless treatment, TPA to be contacted

HOW TO CLAIM UNDER MEDICAL INSURANCE POLICY FOR POLICE PERSONNEL

All reimbursement claims to be submitted to the office of TPA through their sector representative(s) with the following documents:

- Filled up Claim Form mentioning claim amount, ID Card No., GPF No., Phone No. Bank Account No. Name of Branch of Bank & IFS Code No
- Advice for admission
- Discharge Certificate
- Final Bill and Numbered money receipt & cash memo for Doctor's Fees
- Prescription / Medicine Bills / Pathological test reports
- Implant Sticker / Tax in voice
- All papers to be submitted in original

PERSONAL ACCIDENT POLICY FOR THE POLICE PERSONNEL

- Policy with National Insurance Company w. e. f 20.09.2017
- Rs. 6,00,000 in case of death, total permanent disability or loss of two limbs / eyes
- Rs. 3,00,000 in case of loss of one limb / eye
- Partial disability - Percentage of Sum Insured in proportion to disability
- In case of accidental or before death medical treatment Up to Rs. 60,000
- Rs. 6,000 each for the education of two children once (up to 23 years)
- Rs. 5,000 for carrying of mortal remains
- All 68,000 police employees including ministerial staff covered
- Premium Rs. 177 only per annum
- Intimation regarding every incident to be reported to PD by e-mail of WBP and to Insurance Company by their e-mail address (100700@nic.co.in) within 7 days of occurrence

HOW TO CLAIM UNDER PERSONAL ACCIDENT POLICY FOR POLICE PERSONNEL

- Forwarding letter mentioning that the concerned personnel was under coverage of the policy at the time of accident. The letter should be signed by the officer not below rank of Superintendent of Police with his name
- Filled up PA Claim Form with Bank Account details of Legal Heir of the Deceased and application of legal heir
- Attested copy of incident report
- Attested copy of investigation report
- Attested copy of FIR
- Attested copy of Command Certificate or Certificate to be issued by Head of the Unit about on or off duty
- Attested copy of Post Mortem Report
- Attested copy of Death Certificate
- Attested Copy of Identity Card of deceased & Claimant issued by the TPA
- Attested copy of Voter Identity Card of legal heir of the deceased
- Filled up original Assignment Form (Form no. 'B') or if 'B' Form is not filled up, then i) legal heir certificate and ii) No objection certificate of other legal heir(s) attested by Executive Magistrate / Notary Public
- Copy of enrolment certificate
- Cancelled Cheque of claimant

SPORTS, GAMES & CULTURAL ACTIVITIES

- Regular games & sports and parades to be organized
- Range level and state level games and sports to be organized
- WBP participates in 25 events organized by all India Police Sports Control Board
- Units are granted funds from WBP Welfare & Sports Society for organizing Annual Sports
- WBP participates in Exhibition cum seminar regarding Police Welfare measures organized in different places of India
- Various cultural activities to be organized by unit

POLICE HOSPITALS

- 17 Police Hospitals are operational in the districts. Proposal for their modernization is pending with govt.
- The Hospital at Calcutta has specialized departments of Pathology, ENT, Orthopaedics, Dental and Physical Medicine

YOGA, MEDITATION, ENTERTAINMENT & STRESS MANAGEMENT

- Regular Yoga and meditation classes are held by the outside agencies
- Various cultural and entertainment are held different units

WELFARE MEASURES FOR SAHAYAK EMPLOYEES WORKING IN WEST BENGAL POLICE

GOVERNMENT COMPENSATION FOR SAHAYAK PERSONNEL i.e. HG & NVF WORKING IN OR WITH WBP

- Government Compensations in cases of death on duty
 - [a] In case of normal duty and death Rs. 5,00,000
 - [b] In case of election duty Rs. 10,00,000
 - [c] Death due to violent incident during elections Rs. 20,00,000

HOW TO CLAIM FOR GOVT. COMPENSATION IN RESPECT OF HG & NVF ETC.

- Original application of the Claimant (Legal spouse will be the first claimant)
- Identity Proof of the Claimant (Voter Identity Card preferable)
- Legal heir Certificate duly signed by the Unit head
- Incident Report duly prepared by the Officer-in-Charge or equivalent rank with the forwarding of any Inspector rank officer
- FIR / Investigation Report
- Post Mortem Report
- Death Certificate
- Command Certificate
- If the compensation amount is required to be disbursed to one legal heir, no objection from remaining legal heirs, in original, attested by notary, is to be submitted after obtaining same from them
- Certificate in terms of G.O.No 1172(2) CD/NVF Dated 24.06.2008

SWASTHYA SATHI SCHEME, 2016

The Scheme has been introduced Vide GO No. 1104-F (P) Dated 25.02.2016 for various types of contractual and casual employees of the Government of West Bengal and Self Help Groups. In case of Police Department, Home-guards, National Volunteer Force, Village Police Volunteers, Civic Volunteers, Green Police Volunteers and contractual employees are covered.

MAIN FEATURES OF SWASTHYA SATHI SCHEME, 2016

- Basic health cover of Rs. 1.5 Lakh per annum
- No upper cap on family size which includes in laws as well
- In case of 23 critical diseases like cancer, neuro surgery, cardiothoracic surgery, liver diseases, blood disorders etc additional Rs. 3.5 Lakhs
- All Pre-existing diseases are covered
- It is an insurance based scheme with nationalised insurance companies. The entire amount of premium is being paid by the State government
- In case of West Bengal Police, more than 1,32,000 workers are eligible to join this scheme

WB POLICE SAHAYAK MEDICAL INSURANCE POLICY

- This Unique Policy has been running for last 4 years with National Insurance Company Ltd
- Open for Home-guards, NVFs, Village Police Volunteers, Civic Volunteers and Casual Workers
- Last years, 19,009 families were covered
- Paid premium Rs. 2.62 Crore
- 1,597 claims amounting to Rs. 2.99 Crore and 13 Personal Accident claims of Rs. 65 Lakhs
- Renewed w.e.f 29.08.2017
- Sum Insured Rs. 1 Lakh
- Buffer of Rs. 1 Lakh for 5 critical diseases namely heart attack or surgery, cerebral attack or surgery, cancer, organ transplant and major accident or major injury
- 6 members of family including self, spouse, two children or dependent brother / sister and parents are covered
- Open to retired Police Sahayaks on 1+1 basis
- Premium - Rs. 1,750 per family per annum
- Premium to be realized in 3 instalments
- 50% Premium of menials to be paid from the Unit Welfare Fund
- Hospitalisation to be reported to National Insurance Co. Ltd. and the TPA within 24 hours
- For cashless treatment, TPA to be contacted
- This year about 56,000 families are covered

HOW TO CLAIM UNDER WEST BENGAL POLICE SAHAYAK MEDICAL INSURANCE POLICY

All reimbursement claims to be submitted to the office of TPA through their sector representative(s) with the following documents:

- Filled up Claim Form mentioning claim amount, ID Card No., GPF No., Phone No. Bank Account No. Name of Branch of Bank & IFS Code No
- Advice for admission
- Discharge Certificate
- Final Bill and Numbered money receipt & cash memo for Doctor's Fees
- Prescription / Medicine Bills / Pathological test reports
- Implant Sticker / Tax Invoice
- All papers to be submitted in original

PERSONAL ACCIDENT POLICY FOR THE POLICE SAHAYAKS

- Policy with United India Insurance Company w.e.f 01.09.2017
- Home-guards, National Volunteer Force, Village Police Volunteers, Civic Volunteers and Casual Workers covered
- Rs. 5,00,000 in case of death, total permanent disability or loss of two limbs / eyes
- Rs. 2,50,000 in case of loss of one limb / eye
- Partial disability - Percentage of Sum Insured in proportion to disability if disability is more than 50%
- In case of accidental or before death medical treatment up to Rs. 50,000
- Rs. 5,000 each for the education of two children once (up to the age of 23 years)
- Rs. 5,000 for carrying of mortal remains
- About 95,000 police Sahayaks are covered this year
- Premium Rs. 101 only per annum
- Premium of the menials to be paid from the Society Fund

HOW TO CLAIM UNDER PERSONAL ACCIDENT POLICY FOR THE POLICE SAHAYAK

- Forwarding letter mentioning that the concerned personnel was under coverage of the policy at the time of accident. Forwarding letter should be signed by the officer not below the rank of Superintendent of Police with his name
- Filled up PA Claim Form with Bank Account details of Legal Heir of the Deceased and application of legal heir
- Attested copy of incident report
- Attested copy of investigation report
- Attested copy of FIR
- Attested copy of Command Certificate or Certificate to be issued by Head of the Unit about on or off duty
- Attested copy of Post Mortem Report
- Attested copy of Death Certificate
- Attested Copy of Identity Card of deceased and Claimant issued by the TPA
- Attested copy of Voter Identity Card of legal heir of the deceased
- Filled up original Assignment Form (Form no. 'B') or if 'B' Form is not filled up, then (i) legal heir certificate and (ii) No objection certificate of other legal heir(s) attested by Executive Magistrate / Notary Public
- Copy of enrolment certificate
- Proposal sent to the Government to bear the expenditure of the premium of this policy
- Cancelled Cheque of claimant

TERMINAL BENEFITS FOR SAHAYAK EMPLOYEES I.E. NVF

- G.O No. 1794 - CD / NVF - MISC-05/08 Dated 15.09.2008
- One time Ex-gratia on Demobilization- After 10 years complete services Rs. 2,000, 15 years Rs. 30,000 & 25 years Rs. 50,000 maximum
- Maternity leave - Maximum 135 days
- Full duty allowance - 50 days payable due to injury while on duty
- MOU to provide a bouquet of benefits under PSP for HG / NVF & other Police Sahayak will be signed with SBI shortly



West Bengal Police

Inspector General of Police (Welfare), WB

Bhabani Bhabani, Alipur, Kolkata-700 027,
Ph.No. [033]24794044, 24794023, Fax No: 24794050
Email: policewb@yahoo.com; policewb@gmail.com

www.policewb.gov.in