

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:2802

ANSWERED ON:21.03.2005

INSURANCE SCHEME FOR SMALL GROWERS IN PLANTATION SECTOR

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**Will the Minister of AGRICULTURE be pleased to state:**

(a) whether the Government has announced a personal accident insurance scheme for small growers in the plantation sector under the Price Stabilisation Fund Scheme; and

(b) if so, the details thereof alongwith the main features of the scheme?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND MINISTER OF STATE IN THE MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION (SHRI KANTILAL BHURIA):

(a) and (b) On the recommendations of the High Powered Committee, Personal Accident insurance cover to all small growers of Tea, Coffee, Rubber and Tobacco, who have enrolled under Price Stabilisation Fund (PSF) Scheme has been introduced by the Ministry of Commerce and Industry. The main features of Personal Accident Insurance are:-

The insurance covers death/disablement due to accidents caused by external violent and visible means e.g. fire, drowning, snake bite, road/rail accidents, electrocution, attack by wild animals. Sterilization risk is also covered. The exclusions are death, injury or disablement arising out of (a) intentional self injury, suicide, insanity, drunkenness (b) breach of law with criminal intent and (c) war or warlike operations and/or nuclear devices. The scope of cover is as under:

(a) Death due to accident Rs.25.000/-

(b) Permanent total disablement due to accident Rs.25,000/-

(c) Loss of one or one limb Rs. 12,5007-

(d) Loss of two limbs, one eye & one limb or both eyes Rs.25,000/- The insurance coverage is being provided by the United India Insurance Company Ltd.