

# Karnataka State Unorganised Workers Social Security Board

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It is estimated that about 93 % of the working population of the country are in the unorganised sector, who are deprived of the statutory benefits. To ameliorate the living conditions of these unorganised workers and to bring them under the social security net, the Government of India has enacted the Unorganised Workers & Social Security Act, 2008. The State Government has framed the Unorganised Workers Social Security (Karnataka) Rules, 2009 and constituted the Karnataka State Unorganised Workers & Social Security Board on 05-10-2009.

## The following are the schemes for the different categories of Unorganised Workers.

### 1. Karnataka State Private Commercial Vehicle Drivers Accident Benefit Scheme

The private commercial vehicle drivers, such as Auto, Taxi, Maxicab, Lorry and Private Bus who are Unorganised sector workers, and work round the clock and are constantly exposed to the hazards of accident. As a result, the life of the disabled driver or his family in case of death will lead to starvation / socio-economic instability.

In this background, the State Govt. has introduced an accidental insurance Scheme called, Karnataka State Private Commercial Vehicle Drivers Accident Benefit Scheme in the year 2012-13. The Karnataka State Unorganised Workers Social Security Board is implementing the Scheme.

The entire premium amount under this scheme is borne by the State Government.

### **Conditions of the Scheme:-**

- It extends to the whole of Karnataka.
- This Scheme is applicable to private commercial vehicle drivers possessing valid driving license issued in the State of Karnataka.
- Badge incase of Passenger vehicles.
- Age limit is from 20 to 70 years.
- Sum assured is Rs.2,00,000 /- The nominee of the registered driver is eligible for the compensation amount in case of death.
- These drivers shall register themselves with the Karnataka State Unorganized Board by paying a onetime registration fee of Rs.25/.
- Insurance Benefit is available to both "On-duty and Off-duty" accidents.

### **Required documents for Registration:-**

- Application form prescribed by the Board.(Application fee Re.1/- only)  
Valid driving license of Commercial Vehicle.
- Badge incase of Passenger vehicles.
- Any Valid Address Proof.
- One Passport size colour photograph.
- Copy of Bank pass book (if available)

**Registering Authority - Labour Officers insurance Facility Under the Scheme:-**

- Accident resulting in death of the driver - (Rs 2 Lakhs)
- Accident resulting in permanent total disability -(Rs 2 Lakhs)
- Accident resulting in permanent partial disability (Proportionate compensation upto Rs 2 Lakhs)
- \* Accident resulting in Temporary Disablement;
- \* For hospitalization upto 15 days, 25% of sum insured or actual hospitalization charges whichever is lower.
- \* For hospitalization more than 15 days, actual hospitalization expenses or 50% of sum insured whichever is lower.

### **Claim Procedure:-**

- The claim application should be submitted to the Board in the prescribed format within 6 months from the date of accident.
- In case of death, the nominee shall submit FIR Copy, Post Mortem Report, Death Certificate, Driving license copy and the ID card issued by the Board under the scheme.
- In case of disability due to accident, the beneficiary shall submit FIR Copy, Discharge Summary, Doctor certificate, Hospital Bills, Driving license copy and ID card issued by the Board under the scheme along with the claim application.
- The documents received by the claimant/nominee will be sent to the Insurance Company.
- After verifying the documents, the Insurance company will send the compensation cheque to the Board, if eligible for disbursement to the beneficiary.
- After receipt of cheque from the Insurance Company the cheque will be handed over to the beneficiary with the intimation.