

F.No.25-04/2021-LI
Ministry of Communications
Department of Posts
(Directorate of Postal Life Insurance).
Chanakyapuri PO Complex, New Delhi-110021

Dated: 27.04.2021

To


All Head of Circles

Sub: **Amendment to Rule 16 (i) and Rule 61 of Post Office Life Insurance Rules, 2011.**

The provisions in connection with settlement of claims arising due to death of insurant by suicide i.e. Rule 16 (i) and Rule 61 of Post Office Life Insurance (POLI) Rules, 2011 has been amended. The amendment provides as follows:

- (i) payment of 80% of premia paid or surrender value, whichever is higher, in case of suicide committed before expiry of 1 year from date of acceptance or date of revival, whichever is later, and
 - (ii) treating suicide cases at par with other death claim cases if suicide committed after 1 year from date of acceptance or date of revival, whichever is later.
2. Accordingly, Gazette Notification amending Rules, 16 (i) and Rule 61 of POLI Rules, 2011 is enclosed (Annexure-I). Illustrations are enclosed as Annexure-II.
 3. This instruction may be widely circulated in the Circle for compliance.

This issues with the approval of CGM (PLI).


(Shiv Kumar) 27/4/21

Assistant Director

Copy to:-

- 1-2 Sr. PPS to Secretary (Posts)/Sr. PPS to Director General Postal Services.
- 3-9 PPS/PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/Member (Tech)
- 10-11 Sr. Deputy Director General (Vigilance) & CVO/Sr. Deputy Director General (PAF)
- 12-13 CGM (BD)/CGM (Parcel)
- 14-.....All DDGs, Dak Bhawan
- 15-40 All CPMGs/Addl. DG, APS/Director, RAKNPA, Ghaziabad/ CGM (CEPT)
- 41-47 All Director, PTCs/ Director, PLI, Kolkata
- 48-60 All Officers/Officials of PLI Directorate



भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-22042021-226707
CG-DL-E-22042021-226707

असाधारण
EXTRAORDINARY

भाग I—खण्ड 1
PART I—Section 1

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 133]	नई दिल्ली, मंगलवार, अप्रैल 20, 2021/चैत्र 30, 1943
No. 133]	NEW DELHI, TUESDAY, APRIL 20, 2021/CHAITRA 30, 1943

संचार मंत्रालय
(डाक विभाग)

डाक जीवन बीमा निदेशालय

अधिसूचना

नई दिल्ली, 15 अप्रैल, 2021

सं. 25-04/2021-एल.आई.—राष्ट्रपति भारत के राजपत्र संख्या 85 (भाग-1, खंड-1, असाधारण) में 28 अप्रैल, 2011 को प्रकाशित "डाकघर जीवन बीमा नियमावली, 2011" के नियम 16(i) और नियम 61 में निम्नलिखित संशोधन करते हैं:-

2. नियम 16(i) को इस प्रकार संशोधित किया जाता है:-

16(i). (के स्थान पर). यदि बीमित व्यक्ति की मृत्यु प्रस्ताव की स्वीकृति तिथि से एक वर्ष की पूर्णता से पहले हो जाए तो उपार्जित बोनस सहित बीमित राशि का पैंतीस प्रतिशत।

16(i). (पढ़ें) यदि बीमित व्यक्ति की मृत्यु, आत्महत्या द्वारा मृत्यु के मामले को छोड़कर जिनको कि नियम 61 के अनुसार निपटाया जाएगा, प्रस्ताव की स्वीकृति की तारीख से एक वर्ष के पूरा होने से पहले होती है, तो उपार्जित बोनस के साथ बीमित राशि का पैंतीस प्रतिशत।

3. नियम 61 को इस प्रकार संशोधित किया जाता है:-

61. (के स्थान पर). आत्महत्या संबंधी मामले⁶⁰

ऐसे मामले में जहां बीमित व्यक्ति ने पालिसी की स्वीकृति की तिथि के पश्चात किसी भी समय आत्महत्या कर ली हो (उस समय पर स्वस्थचित्त हो या नहीं) तथा अपना पहला प्रीमियम पूरा अदा कर दिया हो परन्तु ऐसा इस स्वीकृति तिथि के समाप्त होने के दो वर्ष पश्चात नहीं हो, अथवा पहले प्रीमियम का भुगतान, इनमें जो भी बाद में हुआ हो तो

पालिसी को निरस्त माना जाएगा तथा उक्त पालिसी के लिए विभाग द्वारा कोई भी दावा मान्य नहीं किया जाएगा सिवाय उस लाभ सीमा तक जो किसी भी व्यक्ति (बीमित व्यक्ति के अतिरिक्त) ने उक्त पालिसी के आधार पर प्राप्त किया हो जिसके लिए बीमित व्यक्ति की मृत्यु से पहले उसकी तरफ से एक माह पूर्व नोटिस के द्वारा महानिदेशक (डाक) अथवा संबंधित पोस्टमास्टर जनरल को दिया गया हो तथा इसके आगे यह कि इस बात का पर्याप्त सबूत हो, कि पालिसी में संबंधित व्यक्ति का महानिदेशक (डाक) अथवा पोस्टमास्टर जनरल की संतुष्टि के अनुसार अधिकार हैं।

61. (पढ़ें) . आत्महत्या संबंधी मामले⁵⁰

ऐसे दशा में जहां बीमित व्यक्ति (उस समय पर स्वस्थचित्त हो या नहीं) ने पॉलिसी की स्वीकृति या पुनः प्रवर्तन की तिथि के पश्चात किसी भी समय आत्महत्या कर ली हो तथा अपना पहला प्रीमियम पूरा अदा कर दिया हो परन्तु ऐसा इस स्वीकृति या पुनः प्रवर्तन, जो भी बाद में हो, की तिथि के समाप्त होने के, एक वर्ष पश्चात नहीं हुआ हो, तो पॉलिसी, मृत्यु की तारीख तक भुगतान किए गए प्रीमियम के 80% या उस तिथि को अभ्यर्पण मूल्य (यदि लागू हो) इनमें जो भी अधिक होगा, के लिए हकदार होगी, बशर्ते कि पॉलिसी सक्रिय हो।

मंजू कुमार, मुख्य महाप्रबंधक (डाक जीवन बीमा) अतिरिक्त सचिव के समकक्ष

MINISTRY OF COMMUNICATIONS

(Department of Posts)

DIRECTORATE OF POSTAL LIFE INSURANCE

NOTIFICATION

New Delhi, the 15th April, 2021

No. 25-04/2021-LI.—The President is pleased to make the following amendments to Rule 16 (i) and Rule 61 of "Post Office Life Insurance Rules-2011" published on 28th April 2011 in the Gazette of India No. 85 (Part-I Section-I Extraordinary):

2. Rule 16 (i) is amended as under: -

FOR

16 (i). Thirty five percent of sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of one year from the date of acceptance of the proposal.

READ

16 (i). Thirty five percent of sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of one year from the date of acceptance of the proposal except in case of death by suicide, which shall be dealt as per Rule 61.

3. Rule 61 is amended as under: -

FOR

61 (Suicide Cases)⁵⁰:

In the event of an insured person committing suicide any time after the date of acceptance of the policy (whether sane or insane at that time) and after having paid his first premium in full but not after expiry of two years from such date of acceptance or payment of first premium whichever is later, the policy shall become void and no claim whatsoever shall be entertained by the department by the virtue of the said policy except to the extent of the bonafide beneficial interest which any person (other than the life assured) shall have acquired in the said policy for valuable consideration for which one calendar months notice, before the death of insured person, should have been given to the Director General of Posts or Postmaster General concerned on his behalf; and provided further that sufficient proof shall have to be produced in regard to having acquired such interest in the policy to the satisfaction of the Director General of Posts or Postmaster General.

READ**61 (Suicide Cases)⁵⁰:**

In the event of an insured person committing suicide any time after the date of acceptance or revival of the policy (whether sane or insane at that time) and after having paid his first premium in full but not after expiry of one year from such date of acceptance or date of revival whichever is later, the policy shall be entitled for 80% of the premium paid till the date of death or the surrender value, if applicable, as on date, whichever is higher provided the policy is in force.

MANJU KUMAR, Chief General Manager (PLI) Equivalent to Addl. Secy.

Illustrations

1. Basic details of the illustrated Policy:

Name of the Policy Holder	Mr. X
Age at next birthday	22 years
Type of Policy and Term	PLI EA/60
Sum Assured	₹ 10,00,000/-
Monthly Premium	₹1950/-
Date of Acceptance	20.03.2021

2. Now claim admissibility and calculation in various scenarios is as follows:

a. **Scenario I: - Mr. 'X' committed suicide before expiry of 1 year from the date of acceptance of the proposal.**

- Premium paid upto : August 2021
- Date of Suicide : 29.08.2021
- Claim Admissible : Yes
- Total Premium paid : 6 x Rs. 1950 = Rs. 11,700/-
- Claim Admissible : 80% of premium paid i.e. 80% of Rs. 11,700/- = Rs. 9,360/- (as 1 year has not passed since acceptance of proposal)

b. **Scenario II: - Mr. 'X' committed suicide after expiry of 1 year from the date of acceptance of the proposal.**

- Premium paid upto : May 2022
- Date of Suicide : 28.05.2022
- Claim Admissible : Yes
- Total Premium paid : 15 x Rs. 1950 = Rs. 29,250/-
- Claim Admissible : Sum Assured of Rs. 10 lakhs plus accrued bonus (to be treated at par with normal death claim as 1 year has passed since acceptance of proposal)

c. **Scenario III: - Mr. 'X' committed suicide before expiry of 1 year from the date of revival of the policy.**

- Date of Revival : January 2027
- Premium paid upto : October 2027
- Date of Suicide : 18.10.2027
- Claim Admissible : Yes
- Total Premium paid : 80 x Rs. 1950 = Rs. 1,56,000/-
- Claim Admissible : 80% of Rs. 1,56,000/- i.e. Rs. 1,24,800/- or Surrender Value, whichever is higher (as 1 year has not passed since revival of policy)

d. **Scenario IV: - Mr. 'X' committed suicide after expiry of 1 year from the date of revival of the policy.**

- Date of Revival : January 2027
- Premium paid upto : October 2028
- Date of Suicide : 18.10.2028
- Claim Admissible : Yes
- Total Premium paid : $92 \times \text{Rs. } 1950 = \text{Rs. } 1,79,400/-$
- Claim Admissible : Sum Assured of Rs. 10 lakhs plus accrued bonus (to be treated at par with normal death claim as 1 year has passed since revival of policy)

e. **Illustration V: - Mr. 'X' committed suicide before expiry of 1 year from the date of acceptance of the proposal.**

- Premium paid upto : April 2021
- Date of Suicide : 02.04.2021
- Claim Admissible : No
- Total Premium paid : $2 \times \text{Rs. } 1950 = \text{Rs. } 3,900/-$
- Claim Admissible : No claim admissible, as suicide committed before amendment of Rule 61.