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Integrated Headquarters
Ministry of Defence (Navy)
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BA/GIS/215

30 Sep 20

The Flag Officer Commanding-in-Chief
{for CSO (P & A)}
Headquarters, Western Naval Command
Mumbai – 400 023

The Flag Officer Commanding-in-Chief
{for CSO (P & A)}
Headquarters, Southern Naval Command
Kochi – 682 004

The Flag Officer Commanding-in-Chief
{for CSO (P & A)}
Headquarters, Eastern Naval Command
Visakhapatnam – 530 014

The Commander-in-Chief
{for CSO (L, A & P)}
Headquarters, Andaman and Nicobar Command
Port Blair – 744 102

**DISABILITY BENEFITS FROM GENERAL GROUP INSURANCE (GGIS)
AND ADDITIONAL GROUP INSURANCE (ADGIS) SCHEMES OF NGIF**

1. Refer to Naval Headquarters letter BA/GIS/31 dated 11 May 88.
2. The policy regarding disability benefits from NGIF under General Group Insurance Scheme (GGIS) and Additional Group Insurance Scheme (ADGIS) was last issued in May 88 vide Naval Headquarters letter BA/GIS/31 dated 11 May 88. A number of amendments like minimum percentage of disability to decide entitlement for disability benefit, entitlement rules, provision of Post Retirement Death Insurance Extension Scheme (PRDIES) cover etc have been promulgated since then. Further, there have been occasions when clarifications have been sought by the environment regarding different aspects of the policy. In order to address the above issues an updated policy on eligibility of disability benefits from NGIF is enumerated in the succeeding paragraphs.
3. **Aim of Disability Schemes.** The aim of NGIF Disability Schemes under GGIS and ADGIS is to provide financial benefit to individuals whose service is cut short and there is loss of income due to invalidment on medical grounds before completion of the terms of present engagement or service applicable to the rank.

4. **Eligibility.** Any member who is medically invalidated out of Service by an Invalidment Medical Board (IMB) on account of a disease/ disability/ injury which is of lifetime nature, whether attributable to/ aggravated by Service or not, will be eligible for disability benefit. However, in case a member is medically invalidated out of Service with a disability of temporary nature, the member would be paid disability benefit **only** after the disease/ disability is **assessed for life** by the Review/ Reassessment Medical Board.

5. **Ineligibility.** The following members who are medically invalidated out of Service will **not be eligible** for disability benefit from NGIF schemes:-

- (a) Members whose disability was caused due to:-
 - (i) Attempted suicide or self-inflicted injuries.
 - (ii) Whilst the member was under the influence of intoxicating liquor, drug or narcotics or self-administered drugs (without advice from a Service medical officer).
 - (iii) Alcohol Dependence Syndrome (ADS).
 - (iv) Drug addiction.
 - (v) Any disability arising out of a member indulging directly or indirectly in act of immorality or breach of law or intentional acts resulting in criminal conviction.
- (b) Medically invalidated out of Service at own request.
- (c) Medically invalidated out of Service due to refusal of surgical procedures/ treatment in Service hospitals and the reasons for refusal are not justifiable as recorded by the Medical Board.
- (d) Members with diseases (either congenital or acquired)/ disabilities/ injuries hidden intentionally at the time of recruitment.
- (e) Retired on attaining the age of superannuation or on completion of present terms of engagement with disability.

6. **Officers/ Midshipmen/ Cadets Invalided out due to Disease Contracted during Cadet's Time.** All officers/ midshipmen/ cadets who are invalidated out due to a disease/ disability contracted during cadet's time, if eligible for disability benefit from NGIF, will be paid disability benefit as per the disability rates existing for cadets at that time.

7. **Qualification of Disabilities for Disability Benefits.** Only the disability for which the member has been invalidated out would qualify for disability benefit. The disabilities which were pre-existing (prior to invalidment)/ were not the cause for invalidment would not qualify for disability benefits from NGIF.

8. **Payment of Disability Benefit.** The disability benefit would be paid as a lumpsum, based on assessment by Invalidment Medical Board. No further benefits shall be payable for any subsequent aggravation of disability once the disability benefit claim is admitted and paid by NGIF.

9. Provision of PRDIES Cover alongwith Disability Benefit. Members being paid disability benefits would be entitled for PRDIES cover as per existing PRDIES rules at that time.

10. Disability Benefit Amount. The present disability benefit amounts for 100% disability are as follows:-

- (a) Officers/ Naval Cadets in receipt of Stipend - Rs 25,00,000/-.
- (b) Sailors/ Naviks - Rs 12,50,000/-.
- (c) Naval Cadets not in receipt of Stipend - Rs 8,00,000/-.
- (d) The disability benefit will be reduced proportionately depending upon the percentage of disability.

11. The payment of disability benefits would continue to be made by DNPf/ IHQ MoD (Navy). The requisite information for naval officers is to be furnished by DOP/ DGMS (Navy) and by NAVPEN in respect of sailors. The information in respect of Coast Guard officers is to be furnished by CGHQ and by BUVIK in case of naviks.

12. This letter is effective from the date of issue and supercedes all previous letters issued on this subject.

13. The contents of this letter may be given wide publicity.

(Vivek Karnavat)
Commodore
Cmde (NPF)

Copy to:-

The Director General Coast Guard
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New Delhi – 110 011

The Commanding Officer
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New Delhi – 110 011

The Logistics Officer-in-Charge
Naval Pension Office
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