

Janta Juth Accidental Insurance Scheme

State of Gujarat has implemented Farmer's Accidental Insurance Scheme since 26th January 1996 to provide economic assistance to the Farmers in case of Death or disability. The main objective of the scheme is to assist the successor of the farmer in case of death or disability due to accident. The scheme is 100% state sponsored. The details of time being changes in the amount of assistance provided against accidental risk are as under.

Policy period	Risk Covered(Amount in Rs.)			Remark
	Accidental Death	Permanent Disability		
26-1-1996 to 25-1-1999	20,000/-	10,000* 20,000**/- As per condition	OR	*In case of loss of one limb ** in case of loss of two limbs
26-1-1999 to 25-1-2002	50,000/-	25,000*/- 50,000**/- As per condition	OR	As Above
26-1-2002 to 30-5-05	1,00,000/-	50,000*/- 1,00,000**/- As per condition	OR	As Above
1-6-2005 to 31-3-2008	1,00,000/-	50,000/-		As Above
1-4-2008 Onwards	1,00,000/-	50,000*/- 1,00,000**/- As per condition	OR	As Above

- Farmers Accidental Insurance Scheme is included under Gujarat Comprehensive Community Accidental Insurance Scheme since 1-4-2008. The scheme is being implemented through Directorate of Insurance since 1-4-2008.
- One successor of each Khatedar Khedut is also covered under the scheme from 01-04-2012.
- Since 1-4-2008, all farmers are covered by removing limit of five hectare of land

Main Objectives :

- To make one comprehensive scheme by combining various accidental insurance schemes of different departments.
- To provide economic assistance to the beneficiary in case of death or disability due to accident.
- To provide straightforward and comprehensive benefits under the scheme.
- To avoid duplications under various scheme.

Essential ingredients of scheme are as under :

- Deceased/disabled person must be a land owner.
- Proximate cause of death or disability must be accident.
- Incidence of Natural & suicidal death are excluded.