

## **INSURANCE SCHEMES FOR TRADE AND INDUSTRY**

The Government of Haryana has launched two schemes:

1. **Mukhyamantri Vyapari Samuhik Niji Durghatna Beema Yojna** for loss of life under Personal Accident Policy and
2. **Mukhyamantri Vyapari Kshatipurti Beema Yojna** for loss of stock of goods and furniture fixtures.

### **Features of Mukhyamantri Vyapari Samuhik Niji Durghatna Beema Yojna:**

- Insurance coverage of Rs.5.00 lac is provided to all Proprietors, Partners of Partnership Firms and LLPs and Directors of Private Limited companies of 3.13 lakh registered taxpayers.
- The total beneficiaries under this scheme are 3.86 lakh.
- Scheme provides insurance coverage against loss of life, permanent disability and Loss of two Limbs or Eyes or one Limb and one Eye in case of accidents.

### **Features of Mukhyamantri Vyapari Kshatipurti Beema Yojna:**

- Insurance coverage ranging from Rs.5.00 lac to Rs.25.00 lac is provided depending upon the turnover of a registered taxpayer.
- The scheme provides insurance coverage against loss of stock and furniture & fixtures by fire, burglary, floods and earthquakes.
- The scheme covers 3.13 lakh registered taxpayers.
- Turnover wise benefit and number of beneficiaries are:

<b>Turnover Wise Category</b>	<b>Insurance Coverage (Rs. in lac)</b>	<b>No. of Beneficiaries</b>
0 to 20 lac	5	1,58,067
20 to 50 lac	10	48,164
50 lac to 1 crore	15	33,453
1 crore to 1.5 crore	20	16,783
above 1.5 crore	25	56,645
<b>Total</b>		<b>3,13,112</b>

## **FAQs ON TRADERS INSURANCE SCHEMES**

- 1. Which Insurance Schemes have been launched by the Haryana Government for trade and industry of the state?**

The Government of Haryana has launched two schemes i.e. Mukhyamantri Vyapari Samuhik Niji Durghatna Beema Yojna **(MVSNDY)** for loss of life under Personal Accident Policy and the Mukhyamantri Vyapari Kshatipurti Beema Yojna **(MVKBY)** for loss of loss of stock and furniture & fixtures by fire, burglary, floods and earthquakes.

- 2. From which date and up to which period the insurance coverage is provided under the two Insurance Schemes?**

The Insurance Schemes will cover the period from **18.09.2019 to 17.09.2020** for both the schemes i.e. MVSNDY and MVKBY.

- 3. Who can take benefit of these two insurance schemes?**

Benefit of the two insurance schemes has been made available to all taxpayers registered under GST up to 30.09.2018, whether trader or manufacturer or service provider falling in state jurisdiction or central jurisdiction.

- 4. Whether dealers / shopkeepers not registered under the GST can also take benefit of the schemes?**

No, only registered taxpayers can take benefit of these schemes.

- 5. Whether taxpayers registered after 30.09.2018 can take benefit of the schemes?**

No. Refer to question no. 3 above.

- 6. Whether benefit of schemes is available to Public Limited Companies?**

**7. Whether benefits of Personal Accident Policy (under MVSNDY) are available to all Partners of Partnership firms and LLPs and all Directors of Private Limited Companies?**

Yes, under MVSNDY the proprietor of proprietorship firms, all partners of partnership firms and all designated partners of LLPs, Karta of HUF and all Directors of Private Limited companies registered up to 30.09.2018 will be covered.

**8. Which categories of taxpayers have been excluded from the schemes?**

The benefit of the scheme shall not be available to the following taxpayers even if registered up to 30.09.2018:

- (i) who have applied for cancellation of registration under Goods & Service Tax Act.
- (ii) against whom the proceedings of cancellation have been initiated by the Department.
- (iii) who have been found/ are found indulging in fraudulent activities.
- (iv) who have been found to be fake or non-existent.
- (v) who have not filed returns for the last six consecutive return periods.
- (vi) who have opted for composition scheme and have not filed returns for three consecutive tax periods.

**9. How will I know that I have been covered under the Insurance Schemes i.e. MVSNDY and MVKBY?**

You can verify whether you have been covered under the Insurance Schemes, MVSNDY and MVKBY, by visiting the website of Excise & Taxation Department, Haryana i.e. [www.haryanatax.gov.in](http://www.haryanatax.gov.in). List of beneficiaries is available on the website of Excise & Taxation

**10. Are there any forms which are required to be filed to obtain the insurance cover under MVSNDDBY and MVKBY?**

No separate forms are required to be filed; you are automatically entitled for the insurance coverage if your name is included in the list of beneficiaries uploaded on website of the Department.

**11. Do I need to pay any premium to Insurance Company to opt for MVSNDDBY and MVKBY?**

No premium needs to be paid by the taxpayers for the two schemes. Both the Schemes, i.e. MVSNDDBY and MVKBY, are wholly funded by the Government of Haryana.

**12. Where can I get clarification and assistance regarding the schemes?**

Chairman, Haryana Traders Welfare Board is the Implementing Agency, Excise & Taxation Department, Haryana is the Nodal Agency and M/s United India Insurance Company has been selected to provide the insurance cover for both the schemes.

For any assistance or query, you can contact any of the following:

- (1) Sh. Shiv Kumar Jain, Chairman

Haryana Traders Welfare Board

Telephone – 0172-2560297, Email: [chairmanhtwb@gmail.com](mailto:chairmanhtwb@gmail.com)

- (2) Sh. R B S Tewatia, Additional ETC

Excise & Taxation Department, Haryana

Telephone – 0172-2590981, Email: [insurance.etd@gmail.com](mailto:insurance.etd@gmail.com)

[www.haryanatax.gov.in](http://www.haryanatax.gov.in)

- (3) Sh. Kamal Kumar, Branch Manager

United India Insurance Company

**13. What will be the amount and nature of Insurance Coverage under MVSNDY?**

MVSNDY will provide Insurance coverage of Rs.5 lakh to the proprietors of proprietorship firms, all the partners of partnership firms and all the designated partners of LLPs, Karta of HUF and all the Directors of Private Limited companies in case of personal accidental death or loss of body parts as per Table given below:

<b>Sr. No.</b>	<b>Item</b>	<b>Details</b>	<b>Percentage</b>
1	Mukhyamantri Vyapari Samuhik Niji Durghatna Beema Yojana	Accidental Death	100% of the sum insured
		Permanent disability	100% of the sum insured
		Loss of two Limbs or Eyes or one Limb and one Eye	100% of the sum insured

**14. What will be the amount and nature of Insurance Coverage under MVKBY?**

MVKBY shall provide insurance cover ranging from Rs.5 Lakh to Rs.25 Lakh depending upon the category of the beneficiaries on the basis of their turnover, for the loss of stock of goods or furniture and fixtures or both due to fire or burglary or both.

<b>Sr. No.</b>	<b>Category</b>	<b>Insurance Coverage</b>
1	Turnover from Rs.0 - 20 lakh	Up to Rs. 5 lakh
2	Turnover above Rs. 20 lakh up to 50 lakh	Upto Rs. 10 lakh
3	Turnover above Rs. 50 lakh up-to 1 crore	Upto Rs. 15 lakh
4	Turnover above Rs. 1 crore up-to 1.5 crore	Upto Rs. 20 lakh
5	Turnover above Rs. 1.5 crore	Upto Rs. 25 lakh

**15. How is the turnover computed for the purpose of categorization of eligible taxpayers under MVKBY?**

Turnover for the purpose of categorization of the eligible taxpayer is computed as follows:

- (i) For the migrated taxpayers, the annual turnover shall be calculated by extrapolating the turnover under GST derived from the returns of various months of the financial year 2017-18 filed on or before 30.09.2018.
- (ii) For new taxpayers registered during the period 2017-18, the annual turnover shall be the same as turnover under GST derived from the returns of various months of the financial year 2017-18 filed on or before 30.09.2018.
- (iii) For new taxpayers registered during the period from 1<sup>st</sup> April 2018 to 30<sup>th</sup> September 2018, the annual turnover shall be the same as turnover under GST derived from the returns of various months of the financial year 2018-19 upto the month of September 2018 filed on or before 31.12.2018.

Note: The turnover of the taxpayer for the purpose of categorization of the taxpayer shall be treated as nil for the months for which the returns have not been filed.

**16. What does the term 'stock of goods' mean under MVKBY?**

The stock of goods shall mean and include:

- (i) Goods dealt with by way of purchase, sale, receipt or supply whether as raw material, consumables, packing material, finished goods, semi-finished goods in the ordinary course of business for which eligible taxpayer is registered under the GST Act.
- (ii) Machinery, equipments/components, die and tools, furniture/fixtures, other electrical/electronic items installed at the business premises in connection with the business carried out by the beneficiary.

**17. Whether Average Clause will be applied while settling of claims in MVKBY?**

Yes, the average clause would be applicable while settling the claims under MVKBY.

**18. Whether Contribution Clause will be applied while settling of claims in MVKBY?**

Yes, if the beneficiary has more than one insurance policies covering the same insured property, the principle of contribution will apply and the claim of loss shall be settled proportionately by the insurance company as per contribution.

**19. Whether the Insurance Coverage under Personal Accident policy i.e. MVSNDY be in addition to any other insurance coverage that might have been taken by the beneficiary on his own?**

The insurance coverage provided under MVSNDY will be in addition to any insurance coverage that might have been taken by the beneficiary on his own. It implies that the claim to be received under this scheme will be in addition to the amount of claim received or receivable under any other insurance scheme of any insurance company which the beneficiary may have.

**20. Who will be the nominee under MVSNDY?**

- (i) Spouse of the beneficiary will be the nominee of the beneficiary by default under MVSNDY.
- (ii) However, in case of no spouse, the settlement claim shall be given to the legal heir(s).
- (iii) In case where the legal heir(s) is/are minor then the Haryana Traders Welfare Board (HTWB) shall ensure that a Fixed Deposit is made in the name of the minor till he/she/they become major.

**21. Where can I lodge my claim?**

The claim can be lodged in the nearest office of the United India Insurance Company (UIIC) or at registered office UIIC at SCO 855, first floor, NAC Manimajra, Chandigarh, Contact No. 0172-5039098.

**22. How and when can the claim be lodged under Personal Accident policy i.e. MVSNDYBY?**

In case of MVSNDYBY, the claim of loss shall be intimated to United India Insurance Company preferably within 30 days from the date of occurrence by the beneficiary or the nominee, as the case may be. Every claim under this scheme shall be lodged formally within three months from the date of occurrence. The delay in filing claim due to unavoidable reasons may be condoned by the insurance company as recommended by the Haryana Traders Welfare Board on showing sufficient grounds. The United India insurance company shall settle the claim within a period of one month from the date of lodging of claim.

**23. What documents will I have to provide to the Insurance Company for lodging of claim under MVSNDYBY?**

Following documents will be provided to the insurance company/ investigator for lodging the claim:

- (i) Intimation letter (to be drafted by the insurance company and approved by the Board).
- (ii) Copy of FIR (if applicable).
- (iii) Postmortem Report is compulsory in case of death.
- (iv) Claim Form (to be drafted by the insurance company and approved by the Board).
- (v) Death certificate (if applicable).
- (vi) Medical reports in case of loss of limbs or permanent disability.



**24. How and when can the claim be lodged under MVKBY?**

In case of MVKBY, the claim of loss shall be intimated to the United India Insurance Company preferably within 15 days from the date of occurrence by the beneficiary or the nominee, as the case may be. The claim under this scheme shall be lodged formally within two months from the date of occurrence. The delay in filing claim due to unavoidable reasons may be condoned by the insurance company as recommended by Board on showing of sufficient grounds. The United India Insurance Company shall settle the claim within a period of one month from the date of lodging of claims.

**25. What documents will I have to provide to the Insurance Company for lodging of claim under MVKBY?**

The following documents shall be submitted for lodging claims:

- (i) Intimation letter (to be drafted by the insurance company and approved by the Board).
- (ii) Claim Form (to be drafted by the insurance company and approved by the Board).
- (iii) Copy of FIR (if applicable).
- (iv) Copy of Fire Brigade Report (if applicable).
- (v) Name(s) of the claimant/representatives, Identity document (ID) and bank details.

**26. To whom will the Payment of claim be given under MVSNDY and MVKBY?**

The payment of settlement claim under both the Schemes, i.e. MVSNDY and MVKBY, shall be made directly to the beneficiary.

**27. Which Insurance Company has been selected for providing insurance coverage under MVSNDY and MVKBY?**

M/s. United India Insurance Company has been selected to provide

**28. Where are the offices of M/s United India Insurance Company located in Haryana?**

The offices of M/s United India Insurance Company are located at the below mentioned addresses:-

**1. Office Name : DO ROHTAK (111200)**

Address: 323/21, 2<sup>nd</sup>FLOOR, JAWAHAR MARKET,  
DELHI – ROHTAK ROAD, ROHTAK ( HR ) -124001

Telephone No: 01262-282126, 282159, 283378

Email ID: [SSSINDHU@UIIC.CO.IN](mailto:SSSINDHU@UIIC.CO.IN)

**2. Office Name: BO BHIWANI (111202)**

Address: GROUND FLOOR, RED CROSS BHAWAN,  
MINI ZOO ROAD , BHIWANI -127021 , HARYANA

Telephone No: 01664-242260, 243623

Email ID: [SKRANGA@UIIC.CO.IN](mailto:SKRANGA@UIIC.CO.IN)

**3. Office Name: BO BAHADURGARH (111205)**

Address: 8/130, 1<sup>st</sup>FLOOR , DHARAMPURA ,  
DELHI – ROHTAK ROAD, BAHADURGARH -124507 , HARYANA

Telephone No: 01276-231582 239710

Email ID: [HEMAPRABHAKAR@UIIC.CO.IN](mailto:HEMAPRABHAKAR@UIIC.CO.IN)

**4. Office Name : DIVISIONAL OFFICE - KURUKSHETRA**

Address : SCO NO-97, 1<sup>st</sup>FLOOR -SECTOR-17, KURUKSHETRA-  
136118

Telephone No: 01744-259604

Email ID : [hcmunjal@uiic.co.in](mailto:hcmunjal@uiic.co.in)

**5. Office Name: Divisional Office-II Hisar**

Address: 1<sup>st</sup>Floor, Aakash Palaza, Near Jindal Chowk, Hisar,  
Haryana-125001

Telephone No: 01662-223067

Email ID: [ramansharma@uiic.co.in](mailto:ramansharma@uiic.co.in)

**6. Office Name: Branch Office - Adampur**

**7. Office Name: Divisional Office – 1 , Hisar ( 110400 )**

Address: Plot No. 04, 2nd Floor, Opp. PLA Shopping Centre, Hisar  
- 125001 (Haryana)

Telephone No:01662-232523,225264

Email ID:sajjankumar@uiic.co.in

**8. Office Name: Branch Office - Jind ( 110406 )**

Address: SCO No.57-58-59, Scheme No.6 , Gandhi Nagar, JIND -  
126102 (Haryana)

Telephone No:01681-255961

Email ID:rameshsharma1@uiic.co.in

**9. Office Name: Branch Office Hansi ( 0 110408 )**

Address: Ambedak chowk , Near Adarsh Cinema , First Floor,  
HANSI-125033 (Haryana)

Telephone No:01663-259894

Email ID:santoshkumarsharma@uiic.co.in

**10. Office Name: Branch Office - Narwana ( 110409 )**

Address: Doctor Singlawali Gali, First Floor,  
Apolo Chowk, NARWANA-126116 (Haryana)

Telephone No:01684-242017

Email ID:rohitkumar@uiic.co.in

**11. Office Name: Divisional Office - PANIPAT (200800)**

Address : LIC BUILDING, RAJGURU MARKE, PANIPAT-132103

Telephone No: 0180-2638274, 2649510, 2649600

Email ID: [mukeshsoni@uiic.co.in](mailto:mukeshsoni@uiic.co.in)

**12. Office Name : Branch Office - Panipat**

Address: 801, Main G T Road, Above Indian Bank,  
Panipat – 132103

Telephone No: 0180 - 2638283, 2635133

Email ID: mukeshsoni@uiic.co.in

**13. Office Name: Branch Office - Sonipat**

**14. Office Name : Divisional Office - Sirsa 111900**

Address : Divyam Complex, Opp. Easy Day , Dabwali Road

Sirsa – 125055 , Haryana

phone: 01666-220059, 220089

email: [balrambhadu@uiic.co.in](mailto:balrambhadu@uiic.co.in)

**15. Office Name : Branch Office , Mandi Dabwali 111901**

Address : Opp. Civil hospital , Choutala Road

Mandi Dabwali – 125104 , Distt Sirsa, Haryana

phone: 01668-229875, 230873

email: [kulbhushanangandhi@uiic.co.in](mailto:kulbhushanangandhi@uiic.co.in)

**16. Office Name : Branch Office Fatehabad 111903**

Address : FloorNo - 1 SHOP NO. 75 ,

ANAJ MANDI FATEHABAD HARYANA - 125050

Phone : 01667-297220, 221198, 220589

Email: [rkaaseri@uiic.co.in](mailto:rkaaseri@uiic.co.in)

**17. Office Name: Divisional Office Karnal**

Address: Muri Durga Bhawani Mandir, Ist Floor, G.T.Road ,  
near Bus Stand, Karnal (Haryana) -132001

Telephone No: 0184-2271328 , 2273516

Email ID: Ashok Kr [Trikha@uiic.co.in](mailto:Trikha@uiic.co.in)

**18. Office Name : Branch Office - Karnal**

Address : Murti Durga Bhawani Mandir, Ist Floor, G.T.Road, Near  
Bus Stand, Karnal(Haryana)-132001

Telephone No: 0184-2272763 , 2272547

Email ID : [Sudesh Kumar1@uiic.co.in](mailto:Sudesh Kumar1@uiic.co.in)

**19. Office Name: Branch Office – Kaithal**

Address : 815,GNTB Colony, Indira Gandhi Women College ,  
Kaithal (Haryana) - 136027

Telephone No: 01746-222366 , 234124

Email ID : [Ramesh Kumar@uiic.co.in](mailto:Ramesh Kumar@uiic.co.in)

**20. Office Name: Divisional Office – II , Karnal**

**21. Office Name : Divisional Office - Ambala Cantt**

Address : Tirloki Chambers, Opp. Municipal Corporation ,

AMBALA CANTT. - 133001

Landline – 0171- 2641514

E-mail - [pssaini@uiic.co.in](mailto:pssaini@uiic.co.in)

**22. Office Name : Branch Office , Yamunanagar**

Address : Near Telephone Exchange, Jagadhari Road

YAMUNANAGAR

Telephone : 01732 - 227761

E-mail - [Anshulpratap@uiic.co.in](mailto:Anshulpratap@uiic.co.in),

**23. Office Name : Branch Office – Ambala City**

Address : Polytechnic Chowk, Bal Bhawan Road

AMBALA CITY

Telephone : 0172 - 2557346

E-mail - [Neeraj@uiic.co.in](mailto:Neeraj@uiic.co.in)

**24. Office Name : Divisional Office Chandigarh - 3 ( 111600 )**

Address : SCO 127-128, 2nd Floor, Sector 17-C, Chandigarh.

Telephone No : 0172 - 2781697 &2540760

Email ID: Rishi [Ashwani@uiic.co.in](mailto:Ashwani@uiic.co.in)

**25. Office Name : Branch Office III (111604 )**

Address : SCO 855, Ist Floor, NAC Manimajra. Chandigarh -

Telephone No : 0172 - 2730012 - 2730013

Email ID : [kamalkumar@uiic.co.in](mailto:kamalkumar@uiic.co.in)