

**GOVERNMENT OF NAGALAND  
FINANCE DEPARTMENT  
NAGALAND: KOHIMA**

No.FIN/GEN/INSURANCE/5/2024.

Dated Kohima, the 13<sup>th</sup> March, 2024.

**NOTIFICATION**

The Government of Nagaland is pleased to notify the Chief Minister's Universal Life Insurance Scheme (CMULIS) for FY 2024-25, with the objective of providing life insurance coverage to the breadwinners of families in the event of their untimely demise; and providing accidental insurance coverage for the breadwinner and 3 other members of the family.

**1. Coverage**

- a. The scheme provides life insurance coverage of Rs 2 lakh on the demise of the insured breadwinner due to any cause.
- b. An additional accidental insurance coverage of Rs 2 lakh each for the breadwinner and three family members is also provided, covering both disability and death.
- c. The coverage, premium and age criteria shall be the same as that of PMJJBY for life insurance coverage (age limit of 18-50) and PMJSY for accidental insurance coverage (age limit 18-70).

**2. Eligibility**

- a. The scheme is applicable to the major breadwinner of all households/families within the State of Nagaland who are indigenous inhabitants and/or Permanent residents.
- b. The scheme will also cover employees of the government outside the state in establishments such as state houses, emporiums etc.
- c. All accredited journalist working in Nagaland will be covered under the scheme.
- d. Government employees will be eligible under this scheme including work charge and casual employees. However, for accidental insurance cover those employees who are already covered under Accidental Insurance Coverage through Corporate Salary Package provisions will not be covered.

**3. Premium**

- a. The premium for the insurance coverage under this scheme shall be borne by the Government of Nagaland
- b. The Premium Amount shall be as prescribed for PMJJBY and PMSBY, and as modified by Government of India through Notification.

**4. Sum Insured**

- a. In case of demise of breadwinner due to any reason, the sum insured is Rs 2 Lakh.
- b. In case of accidental death or total disability, the sum insured is Rs 2 lakh per beneficiary, in line with guidelines of PMSBY.
- c. In case of partial disability, the sum insured is Rs 1 lakh, in line with guidelines of PMSBY.

**5. Operational Guidelines:** Operational Guidelines shall be issued from time to time for effective implementation.

(SENTIYANGER IMCHEN)


Addl. Chief Secretary & Finance Commissioner

Dated Kohima, the 13<sup>th</sup> March, 2024.

No.FIN/GEN/INSURANCE/5/2024.

Copy to:

1. The Secretary to the Governor of Nagaland, Raj Bhavan, Kohima.
2. The Principal Secretary to Chief Minister, Nagaland, Kohima.
3. The Deputy Secretary to Chief Secretary, Nagaland.
4. All Additional Chief Secretaries/Principal Secretaries/Commissioner & Secretaries/Secretaries/ to the Government of Nagaland.
5. The Commissioner, Nagaland, Kohima.
6. The Principal Accountant General (A&E), Nagaland, Kohima.
7. The Commissioner & Secretary, Nagaland Legislative assembly
8. The Resident Commissioner, Delhi/ Joint Resident Commissioner, Guwahati and Kolkata/ Assistant Resident Commissioner, Shillong.
9. All Heads of Departments, Government of Nagaland, Kohima/ Dimapur.
10. The Secretary, NPSC, Nagaland, Kohima.
11. The Secretary, Vigilance Commissioner, Kohima.
12. The Secretary, NSSB Nagaland, Kohima.
13. The Deputy Commissioners/Additional Deputy Commissioners.
14. Guard File.



(SENTIYANGER IMCHEN)

Addl. Chief Secretary & Finance Commissioner