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Accident insurance for workers

- Rs 2 lakh annual cover for labourers in small tea plantations

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HELP AT HAND

Siliguri, March 8: The Tea Board of India has floated a one-year accident insurance scheme for workers serving in small tea plantation sector, which employs around 35,000 people in north Bengal.

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Under the scheme, any worker in a small tea plantation is eligible to be enrolled for the insurance coverage of Rs 2 lakh against a one-time premium of Rs 14.

"Of Rs 14, 75 per cent will be borne by the Tea Board, while the rest of the amount, that is Rs 3.50, will have to be paid by the worker for a year's insurance cover," an official of the Tea Board said.

A worker enrolled under the scheme will be entitled to a compensation of Rs 2 lakh for loss of two limbs or permanent disablement. If the worker dies, his family will receive the insurance. In case there is loss of one limb, the labourer will get a compensation of Rs 1 lakh.

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In north Bengal, there are around 40,000 small tea growers, but the number of workers engaged in the sector is around 35,000.

"The number of workers is less because the tealeaves are plucked by most of the small growers themselves or their family members. Only some of the small tea growers, who have considerably large holdings, engage workers," said Bijoygopal Chakraborty, the president of the Confederation of Indian Small Tea Growers' Associations (Cista), the apex body of small growers in the country.

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According to the Tea Board, a small grower is one who owns not more than 12.5 hectare and doesn't own a factory.

Chakraborty welcomed the accident insurance.

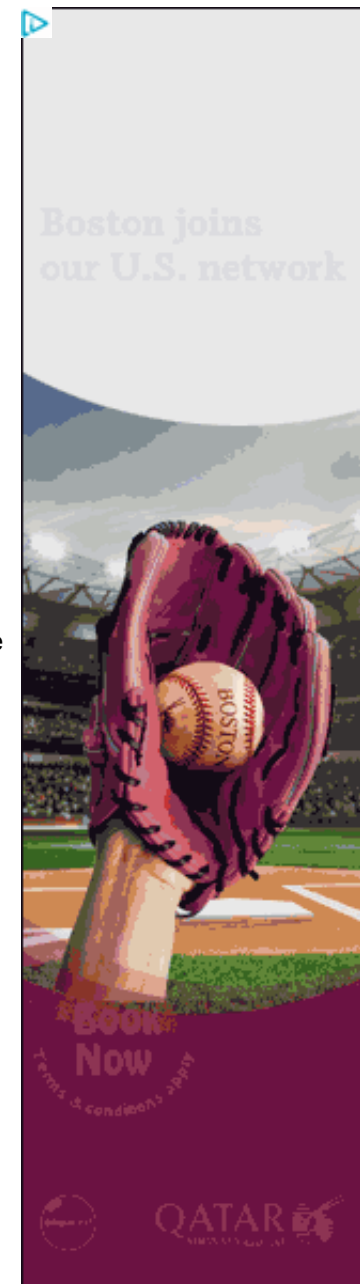
"We welcome the decision as it would provide risk cover to thousands of people in north Bengal and over two lakh workers who are engaged in the small tea plantations across the country. The labourers are from poor families and such insurance coverage can help them as well as their dependants. We will ensure that all prospective beneficiaries are brought under the insurance," he said.

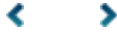
A Tea Board official said workers would have to submit applications to the Tea Board with certification from the employers to avail themselves of the insurance.

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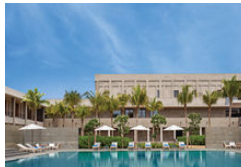




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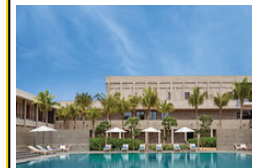
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