

Insurance (Industry Compensation Fund) (Amendment) Regulations 2018

GN No. 130 of 2018

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THE INSURANCE ACT

Regulations made by the Minister under sections 88 and 92 of the Insurance Act

1. These regulations may be cited as the **Insurance (Industry Compensation Fund) (Amendment) Regulations 2018**.

2. In these regulations -

“principal regulations” means the Insurance (Industry Compensation Fund) Regulations 2015.

3. Regulation 10 of the principal regulations is amended by deleting the definition of “hit and run road traffic accident” and replacing it by the following definition —

“hit and run road traffic accident” means a road accident where —

(ea) the person who has caused the accident cannot be traced; or

(eb) more than one motor vehicle or tortfeasor is involved and at least one of the motor vehicles or tortfeasors, as the case may be, causing the injury is untraceable;

4. Regulation 19 of the principal regulations is amended —

(a) in paragraph (2)(a), by deleting the words “within a period of 6 months from the date of the accident” and replacing them by the words “within a period of 3 months from the date of the accident or such lesser period as the Managing Committee may

determine”;

(b) in paragraph (3), by revoking subparagraph (a) and replacing it by the following subparagraph —

(a) Subject to paragraph (b), where an application for compensation is made under this regulation, the payment from the sub-fund, in respect of any single liability, shall be —

(i) the amount claimed; or

(ii) 700,000 rupees,
whichever is the lesser.

5. The Second Schedule to the principal regulations is revoked and replaced by the Second Schedule set out in these regulations.

6. These regulations shall come into operation on 15 August 2018.

Made by the Minister on 30 July 2018.

SCHEDULE

[Regulation 5]

SECOND SCHEDULE

[Regulation 19]

COMPENSATION

Category	Physical injury	Maximum (Rs)
A	Outpatient	50,000
B	Inpatient	100,000
C	Temporarily disabled	300,000
C1	Loss of use of both arms (100% of Category C)	300,000
C2	Loss of one arm at the shoulder (60% of Category C)	180,000
C3	Loss of one arm between the elbow and the shoulder (47% of Category C)	141,000
C4	Loss of one arm at the elbow or between the elbow and the wrist (40% of Category C)	120,000
C5	Loss of both hands (100% of Category C)	300,000
C6	Loss of one hand at the wrist (40% of Category C)	120,000
C7	Loss of all fingers and both thumbs (100% of Category C)	300,000
C8	Loss of 4 fingers and thumb of one hand (40% of Category C)	120,000
C9	Loss of 4 fingers (34% of Category C)	102,000
C10	Loss of both legs (100% of Category C)	300,000
C11	Loss of one leg at the hip (67% of Category C)	201,000
C12	Loss of one leg between the knee and the hip (47% of Category C)	141,000
C13	Loss of one leg below the knee (34% of Category C)	102,000
C14	Loss of sight of both eyes (100% of Category C)	300,000
C15	Loss of sight of one eye (27% of Category C)	81,000
C16	Loss of hearing from both ears (47% of Category C)	141,000

D	Permanently disabled	700,000
E	Death	700,000