

Public (1897) Department.

ORDINARY PRINTED.

G.O., No. 1457

DATED 5-11-97

INDEXED.

[Despatch Abstract.]

Volunteers.

Recording endorsement of the G of S forwarding Copy of letter addressed to the Govt of the N.W.P and Oudh on the subject of the enhancement by Life Assurance Companies of the premia payable by — liable to be called out for actual military duty service.

BACK PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.

FURTHER PAPERS.

G.O.	No.	Department.	Date.	G.O.	No.	Department.	Date.

Government (1897) of Madras. PUBLIC.

Recd.

Enclosures

Regd.

1897.

Spare copies

G.O., No. 1457, 5th November 1897.

NOVEMBER.

Volunteers.

Recording endorsement of the Government of India forwarding copy of letter addressed to the Government of the North-Western Provinces and Oudh on the subject of the enhancement by Life Assurance Companies of the premia payable by — liable to be called out for actual military service.

GOVERNMENT OF MADRAS.

PUBLIC DEPARTMENT.

READ—the following paper :—

From Lieutenant-Colonel E. DEBRATH, Deputy Secretary to the Government of India, Military Department, to the Secretary to the Government of the North-Western Provinces and Oudh, General Department, dated Simla, the 15th October 1897, No. 2888-B.

I am directed to acknowledge the receipt of your letter No. 1249, dated the 25th September 1896, on the subject of the enhancement by Life Insurance Companies of the premia payable by volunteers who have executed policies with them, and who under section 27 of the Indian Volunteers' Act No. XX of 1869, as amended by Act X of 1896, are liable to be called out for actual military service.

2. It is stated that there are no Insurance Companies in the North-Western Provinces and Oudh, and it is requested that the result of the reference made to other Local Governments and Administrations and to the Secretary of the Uncovenanted Service Family Pension Fund in the Military Department letters noted on the margin, as well as the orders passed by the Government of India on the subject, may be communicated.

3. In reply, I am directed to say, for the information of His Honour the Lieutenant-Governor, that the result of the reference in question is to the effect that Life Insurance Companies are generally prepared to accept the risk entailed as covered by the ordinary civil rates. The following remarks are, however, made by the Secretary, Uncovenanted Service Family Pension Fund, and by the representatives of some of the Assurance Companies :—

- (a) *The Uncovenanted Service Family Pension Fund.*—Will not charge enhanced rates to a subscriber as a volunteer, but if called out under Act X of 1896 to take part in an organised campaign, he would be liable to pay an enhanced rate to be determined according to the circumstances of each case.
- (b) *The Standard Life Assurance Company.*—The Bombay Agents of this Company state that extra premia will be charged at the Company's discretion, though the Agents of the same Company in Madras, Hyderabad, Burma and Bengal are willing to charge only the ordinary civil rates.
- (c) *The Star Life Insurance Company.*—Do not charge premia at rates higher than the ordinary civil rates to volunteers unless they are called out on active military service.
- (d) *The English and Scottish Law Life Assurance Company.*—Reserve their right to withdraw the concession of ordinary rates at any future time without prejudice to any insurance effected up to the date of such withdrawal.
- (e) *The Universal Life Assurance Society.*—A license to volunteers called out for active service may be granted without extra premium whether a state of war with a foreign power exist at the time or not, such free license only to apply to policies previously effected.

4. Some of the Companies remark that the concession regarding ordinary rates would not apply—

- (1) In the case of a volunteer who offered himself voluntarily for any special service.
- (2) If the service were out of British India, and
- (3) If the service exceeded the period of emergency.

5. With regard to the remarks in paragraphs 3 and 4 above, I am to observe that the nature, limits and period of service are defined in Act X of 1896. Volunteers, except Naval Volunteers, are not bound to serve beyond the limits of the civil district in which they were enrolled; or, in case of corps whose members are enrolled in several districts, beyond the territory comprised in those districts collectively. Further it is not contemplated that any corps of volunteers shall be employed in any regular campaign, or expedition beyond the frontiers of India. The local civil authorities can also exempt any corps, portion of a corps or individual volunteer, from a call to active service.

6. I am to add that in the case of Companies who are not willing to accept the risk entailed by service in the volunteer force as covered by the ordinary civil rates, the Government of India are not prepared to take on themselves the payment of enhanced rates.

Copy forwarded for information to—

The Secretary to the Government of Madras, Public Department.

The Resident at Hyderabad.

The Resident in Mysore.

(By order.)

(Signed) E. F. MARRIOTT, Captain,
for Dy. Secy. to the Govt. of India.

ORDER—No. 1457, Public, dated 5th November 1897.

Recorded.

(True Extract.)

Chief Secretary.

Copy to the Deputy Adjutant-General.

Ref
Pub.

Please make a
note of ^{the} S. A's instruction
below and see that it is
carried out and then
pass this go ~~on~~ to
Samarapuri mudr.

Rc
18.XI.97.

Public (1897) Department.

CURRENT No. 4035

AS
ad 11/1/97

P.S.

Order
A
N^o. 145785.11-97.
Record.
M.C.
2/11/97
M
3.11.97

From
The Govt of
India
Military Dept.
No.

Dated 15.10.97
Received 26
Registered 27 } 10.97
Enclosures
Spare copies 6. ad 11/1/97

Copy to
The Dy. Adjt Genl. (46) Despd
18.11.97
(Note. For Volunteer file)

SUBJECT.

Forwarding copy of letter addressed
to the Govt of the N.W.P. and
Oudh on the subject of the en-
hancement by Life Assurance compa-
nies of the premia payable by volun-
teers liable to be called out for
actual Military Service.

BACK PAPERS.

G.O.	No.	Department.	Date.

FURTHER PAPERS

G.O.	No.	Department.	Date.
11	87	41	

First copy sent to Press.

Returned for signature.

Despatched in print.

READ AGAIN G.O., No.
189

DATE:

CURRENT No.

ENCLOSURES TO C. No.

ORDER OF GOVERNMENT

LEADER OF GOVERNMENT

STATEMENT WITH DITTO.

PAPERS NOT FILED UP, BEING MEANT FOR DESPATCH
IN ORIGINAL.

N.B. - 5.

~~A~~ Print in full.

E = Not to be printed.

P = Print abstract only.

Q=Print heading only.