



OIL & NATURAL GAS CORPORATION (WOU) KARMACHARI SANGHATANA

AFFILIATED TO - PETROLEUM & GAS WORKERS' FEDERATION OF INDIA

Reg. No. (By - II - 8268)

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Website : www.ksmumbai.com

REF. : ONGC/KS/ 53 /2024

DATE : 21/06/2024

To,
The GGM-HRO
ONGC, WOU,
NBP Green heights, BKC,
Bandra (E),
Mumbai- 400051.

a/c

Subject: Continuation of "Mediclaim Policy" of Security Guards with "Star Healthcare Mediclaim"

Respected Sir,

This has reference to the contract awarded to "**M/s. Swift Security India Ltd**" for manning the Security of our offices and residential colonies in Mumbai Region. As per "**Fair Wage**" policy, contractual employees get Mediclaim policy of **Rs. 5,00,000/- (Rupees Five Lakhs Only)** for which **Rs. 14,800/- (Rupees Fourteen Thousand Eight Hundred Only)** is reimbursed to the contractor. Obviously security guards are covered by the Mediclaim Policy of **Rs. 5.00 Lakh (Rupees Five Lakhs Only)**.

For the year 2023-2024, Security Guards have drawn the Mediclaim Policy from "**Star Health and Allied Insurance**" which is expiring on 21.06.2024 i.e. in this month only. If we continue and purchase the Mediclaim Policy from the same Mediclaim insurance company we get additional benefits which increases the face value of policy. In addition to this yearly premium also reduces if no medical claim is submitted during the period of Mediclaim Policy. While continuing Mediclaim policy with same Mediclaim insurance company, agents are entitled to get only 5% commission on renewal. Whereas agents get 30% commission, if Mediclaim Policy is purchased from new Mediclaim Insurance Company.

Here our contractual employees are compelled to pay more premium losing their other benefits and additional amount of premium over **Rs. 14,800/- (Rupees Fourteen Thousand Eight Hundred Only)** is recovered from the salaries of individual Security Guards. Regarding Mediclaim Policy our security department is aware of all the benefits, but to get 30% commission on new policy security department is allowing the agent to purchase new policy from other company. No need to elaborate 30% commission is shared which is known fact.

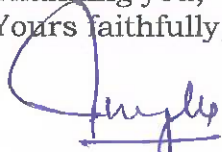
Such unethical practice should not be encouraged, so, in all cases old Mediclaim Policy should be continued with "**Star Health and Allied Insurance**" for the benefits of Security Guards. Otherwise, we have no alternative but to oppose purchase of new policy from new company. It is a case of vigilance. It is understood that one of our employees wife is an agent of these companies, such corrupt practices should be stopped immediately. Off course we are sending letter to Chief Vigilance Office in New Delhi.

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Your esteemed authority is requested to kindly look into the matter and give direction to the concerned authority to continue the Mediclaim Policy after expiry of date i.e. **21.06.2024** with existing insurance company i.e. "**Star Health and allied Insurance**". Hope to take prompt action in the matter.

Thanking you,
Yours faithfully,



(Pradeep Mayekar)
General Secretary

a/c

Copy to:

1. CVO, ONGC, PDD Urja Bhavan, '5' Nelson Mandela Marg, Vasant Kunj, New Delhi- 1100071.
2. CGM- Head Vigilance, ONGC, WOU, NBP Gr. Hts., BKC, Bandra (E), Mum- 51.
3. GM- I/c IR, ONGC, WOU, NBP Gr. Hts., BKC, Bandra (E), Mumbai- 400051.
4. GM- I/c FMG, ONGC, WOU, NBP Gr. Hts., BKC, Bandra (E), Mum- 400051.
5. DGM- I/c Security, ONGC, WOU, NBP Gr. Hts., BKC, Bandra (E), Mum- 51.

*Report
21/6/24
Update
24/6/24*