



**THE KERALA HIGH COURT  
ADVOCATES' WELFARE FUND TRUST  
AND SOCIAL SECURITY SCHEME-I**



KERALA HIGH COURT ADVOCATES'  
WELFARE FUND TRUST



**A comprehensive  
Social Security Scheme  
under the Trust to  
support the members  
as well as and  
their family**

The Trust is formed by the General Body of the Kerala High Court Advocates' Association and is managed by the Board of Trustees constituted as per the provisions of the Trust Deed.

# Highlights

- Hassle free processing and quick disbursement of up to Rs.4 lakhs death benefit without any technical hurdles.
- Medical coverage for critical illness.
- Easy installment facilities to pay membership fee. Canara Bank will provide personal loan, to pay life membership fee.
- 5 bi-monthly installments for Junior Lawyers to pay membership fee.
- Aims to constitute a corpus fund of Rs.6 crores.
- Promoted and managed by the Kerala High Court Advocates' Association and the Board of Trustees.
- Biennial retirement of the nominated members of the Board of Trustees assures its perpetual continuance with a wide representation.

*Render your valuable support...make this noble venture....a great success....*

## Salient Features

The Trust as per clause XIV of its Deed formulated its first scheme to give financial support of up to Rs 4 lakhs to the bereaved family of a member in the event of his/her death.

It also offers financial support of Rs.50,000/- to its member for the treatment of specified kinds of illness, such as Myocardial Infarction, Cerebral Vascular Accident / stroke, Malignant Neoplasm / Cancer, Transplantation of Liver, Kidney and Heart and Quadriplegia, subject to other conditions in the scheme- I.

- (a). All members of the Welfare Fund Trust subject to the other conditions provided herein after, shall be eligible for the benefit without any additional payment of annual subscription or any other fee.
- (b) Subject to the other clauses of this Scheme, a legal heir/ heirs or a nominee of an eligible member who expires, in the event of any kind of personal accident and due to, sustaining injury in such accident, during the tenure of the Scheme is entitled to get an amount of Rs. 5 lakhs (Rupees Five Lakhs only) from the Trust.
- © Subject to the other clauses of this Scheme, the Board of Trustees upon an application received from a member of this Scheme may disburse financial assistance; to a member in case of his hospitalization, as a result of sustaining any bodily injury in an accident and if his hospitalization expenses, due to such accident; of an amount in excess of Rs 50, 000/-, if his total hospital expenses exceeds Rs 50, 000/-.

Provided that such assistance shall not be an amount exceeding an amount of Rs. 2, 00,000/- (Rupees Two lakhs only).

Provided further that a member shall not be eligible for the benefits under this sub clause more than once, during his/her term of membership in this Scheme.

- (d) If the member dies after his hospitalization and availing the benefit under sub-clause © the amount so disbursed shall be deducted from his/her entitlement under clause 3(b), if the cause of death is such accident.
- (e) No member shall be entitled for the benefits of both Social Security Scheme I and II, simultaneously, and in case of entitlement under both the schemes, the beneficiary can opt for the benefit under either of the schemes or in the absence of such option, the Board of Trustees can determine the scheme, which is applicable and in such an instance the guiding factor shall be the highest financial benefits that can be granted.

Provided that the treatment expenses under sub clause (c) of clause (3) of this scheme or under Social Security Scheme –I, if any disbursed, will be deducted from such final entitlement.

- (f) Any disputes on the entitlement of benefit under this scheme shall be resolved by the Board of Trustees, after hearing the aggrieved parties, and such decision shall be final and binding

## Membership in Trust

- Any members of the Kerala High Court Advocate's Association can apply for membership as Donor Member, Life Member or Ordinary Member of the Trust. However members who have crossed the age of 65 years, in the year of application are not entitled for the benefit of scheme I
- An eligible applicant who contributes an amount of Rs. 1 lakh or more is entitled for membership as Donor Member.
- For Life Membership, the fee is Rs. 30,000/- and for Ordinary Membership, it is Rs. 5,000/- per member.
- A member of the Association desiring to become a Life Member or an Ordinary Member of the Trust can avail the installment facility for paying up the membership fee as detailed in the Deed of Trust.

### SUBSCRIPTION IN SCHEME - I

- No annual subscription fee is payable by Donor Member and Life Member to join in the Social Security Scheme - I
- An Ordinary member need to pay annual subscription fee at a rate based on the age group on or before 20th November of the year - Benefit will not be available during the period of default.

Age up to 30 yrs	Rs. 1000/-
Age between 30-40 yrs	Rs. 2000/-
Age between 40-50 yrs	Rs. 3000/-
Age between 50-60 yrs	Rs. 4000/-
Age above 60 years	Rs. 5000/-

Default in payment of subscription fee will result to levy of fine / interest and also may result in termination of membership in the scheme.

# Benefits

- A nominee or legal heir of the deceased member of the Trust is entitled to get up to Rs. 4 lakhs in case of death, but the entitlement starts only after 3 years of his enrolment in the Trust.
- However, in case of a member who dies within 3 years of his enrollment into the scheme, the legal heir/heirs or nominees is/are entitled for the benefit on prorata basis depending on the number of days for which he has completed his membership in the scheme.
- A member, who has undergone treatment for the critical illness is entitled to claim up to Rs. 50,000/- but his entitlement starts only after 5 years of his enrolment in the Trust.
- Once joined in the Scheme, entitlement for any benefit is without any age restrictions.
- Members, who had received any kind of retirement benefits are not eligible for the benefits under Scheme. But they may entitle for the benefits of the schemes formulated in future. They can join the Trust as its member.

## REFUNDS

No refund, in general cases, but in exceptional cases, amount remitted by a member will be refunded at appropriate rates subject to conditions, specified in scheme. Please read the Scheme for more details.

## HOW TO JOIN

An eligible member of the Association desiring to become a member of the Trust may submit his application in the prescribed form, to the office of the Association, along with membership fee either by way of cash or by cheque payable to **KERALA HIGH COURT ADVOCATES' WELFARE FUND TRUST**.



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The Kerala High Court  
Advocates'  
Welfare Fund Trust

Kochi, Kerala