1. El Scheme is an extension of the insurance cover post retirement/ discharge/ release up to a specified period by charging a onetime non-refundable subscription at the time of retirement/ discharge/ release. The scheme over the years has evolved and is applicable to the veterans as per their date of retirement as under :-

Period of	One time Contribution (₹)		Sum Assured (₹)		Term of Cover	One Time Contribution
Retirement	Offrs	JCOs/OR		JCOs/OR		Refundable
01 Jan 81- 31 Mar 89	640	580	65,000	30,000	Upto 10 years post retirement or 65 years of age, whichever is earlier	No
01 Apr 89 - 31 Mar 94	1,640	580	1 L	0.5 L	-do-	No
01 Apr 94 - 30 Jun 99	6,900	3,500	2 L	1 L	Upto 20 years/ 70 years of age, whichever is earlier	No
01 Jul 99 - 30 Dec 04	15,300	6,800	3 L	1.5 L	Upto 20 years/ 72 years of age, whichever is earlier	No
31 Dec 04 - 29 Jun 09	31,300	15,500	4 L	2 L	Upto 26 years/ 75 years of age, whichever is earlier	No
30 Jun 09- 30 Jul 10	42,660	22,200	6 L	3 L	-do-	No
31 Jul 10 - 30 Dec 13	51,900	25,900	6 L	3 L	-do-	Yes
31 Dec 13 - 31 Dec 14	82,300	41,590	10 L	5 L	-do-	Yes
01 Jan 15 - 31 Mar 17	1,22,250	63,500	10 L	5 L	Upto 30 years/ 80 years of age, whichever is earlier	Yes
01 Apr 17 - 31 Dec 21	1,09,220	55,291	10 L	5 L	-do-	No
01 Jan 22 31 May 22	90,000	40,000	10 L	5 L	Offrs - Upto 26 years/ 80 years of age, whichever is earlier JCOs/OR - Upto 30 years/ 75 years age, whichever is earlier	No
01 Jun 22 Onwards	1,60,000	68,000	15 L	7.5 L	-do-	Yes

## 2. **Documents Required**.

- (a) Death certificate issued by Registrar of Birth and Death (Death certificate issued by Military Hospital is accepted)
- (b) Cancelled cheque/cheques with name of beneficiaries (alternatively copy of first page of passbook with names, if cheque does not have name imprinted)
- (c) AADHAR Card of beneficiaries (as proof of identity).
- (d) El Certificate, if available.
- 3. In case beneficiary is other than Nominee / Contingent Nominee, the following additional documents will also be required:-
  - (a) Claim Affidavit as given on website.
  - (b) Indemnity Bond with surety as given on website.
  - (c) Sum Assured and Terms of Cover is applicable as per date of retirement.

Note:- If any query please contact AGIF at:-

- (a) E-mail ID <u>claimsagif@gmail.com</u>
- (b) Mob No (i) Officers' Sec **8882484303** 
  - (ii) Supdt, EI Sec (JCOs/OR) 7290007353