



Group Accident Insurance scheme for Fishermen

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Group Accident Insurance scheme (GAIS) is being offered as part of the Pradhan Mantri Matsya Sampada Yojana (PMMSY) to offer insurance coverage to all the Fishers of the country.

The scheme is being implemented by National Fisheries Development Board (NFDB) through M/s Oriental Insurance Company Limited (OICL).

Beneficiaries covered

- Fishers include fish workers, fish farmers and any other category of persons directly involved in fishing and fisheries related allied activities.
- Men or women fishers in the age group of 18 to 70 years shall be eligible for insurance coverage

Benefits

Eligible beneficiaries covered under insurance scheme will receive

- Rs.5.00 lakh against death or permanent total disability
- Rs. 2.50 lakh against permanent partial disability
- Rs. 25,000 against accidental hospitalization

The entire premium amount will be shared between the Center and State as per the funding pattern of the PMMSY. Thus, no beneficiary contribution is envisaged.

How to apply for the scheme

Please contact your state Fisheries department for enrollment in the scheme.

For more details, [click here](#) .

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