

# **Pravasi Bharatiya Bima Yojana**

## **Details (Pravasi Bharatiya Bima Yojana)**

A mandatory insurance scheme by Ministry of External Affairs (MEA) for safeguarding the interests of Indian emigrant workers falling under Emigration Check Required (ECR) category going for overseas employment to ECR countries. The scheme is now more beneficial for emigrant workers and is aimed at ensuring an expeditious settlement of claims.

## **Objectives (Pravasi Bharatiya Bima Yojana)**

- The scheme is now more beneficial for emigrant workers and is aimed at ensuring an expeditious settlement of claims.

## **Important Features (Pravasi Bharatiya Bima Yojana)**

- PBBY also includes global insurance coverage irrespective of employer and location, has facility for online renewal and a simplified process for certification of accidental death / permanent disability.

## **Benefits (Pravasi Bharatiya Bima Yojana)**

- ■ The Insured person shall be covered for a sum of ■10 Lakh in the event of accidental death or permanent disability leading to loss of employment while in employment abroad, irrespective of change of employer/location of insured person. Certification of accidental death or permanent disability by Indian Missions and Posts abroad shall be accepted by the insurance companies. Medical insurance cover including injuries / sickness / ailment / diseases available up to ■1,00,000/
- (up to ■50,000 per hospitalization). Repatriation cover for medically unfit/premature termination of employment: Actual one
- way economy class air fare to the nearest international airport in India. Family Hospitalization in India is available up to ■50,000/
- for Spouse and first two children up to 21 years of age. Maternity expenses benefit to women emigrants available up to ■50,000/
- . Reimbursement of return economy class air fare to the nearest international airport to one attendant in case of emigrant's accidental death or permanent disability. Legal expenses on litigation related to emigrant's overseas employment admissible up to ■45,000/
- . Provision for online renewal of PBBY policy.

## **Eligibility (Pravasi Bharatiya Bima Yojana)**

- The applicant must be an Overseas Indian (cleared emigration) The age of the applicant must be between 18
- 65 Years (Maximum entry age is subject to emigration clearance).

## **Application Process (Pravasi Bharatiya Bima Yojana)**

- (The purchase of PBBY can be done online.
- Entities such as IFFCO-TOKIO General Insurance and Oriental Insurance offer multiple online channels from where you can buy the PBBY policy.) ■ Before starting with your application, you must keep all your travel-related documents such as Passport, Visa, Work Permit No.
- etc.
- ready with you.
- ■ Step 1: If you are a new customer, then you first need to fill in all the relevant details in the online form, and then you shall be automatically taken to the payment page.
- Step 2: When prompted on the screen fill in all the mandatory details correctly.
- Step 3: You will be directed to the premium payment page, where you can select from any of the acceptable modes of payment and make the payment as per your policy premium.
- You can select the most suitable payment option for you and make the payment accordingly.
- Accepted Modes of Payment: UPI, Internet Banking, Debit Card, Online Wallets, Credit Card (Master card, Visa and American Express).

- Step 4: After the payment has been successfully processed, you will be directed to the confirmation page.
- You must download the receipt for future reference.

## **Documents Required (Pravasi Bharatiya Bima Yojana)**

- In case of death due to accident: Police Report confirming accidental death. Post Mortem Report. Certificate / Report from concerned Indian Embassy. Duly attested copy of passport (all pages). ■
- Permanent Total Disability: Medical records pertaining to treatment following the accident. Disability certificate issued by the competent medical authority. ■
- In case of permanent total disability
- documents depending on the nature of claim as may be sought by the Company
- inter alia – Original insurance certificate / policy. Application form for compensation duly filled in all respects and signed by the claimant. Copy of passport (all pages) duly attested
- if death occurs outside India. ■

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