

Bihar State Journalist Insurance Scheme

Details (Bihar State Journalist Insurance Scheme)

The "Bihar State Journalist Insurance Scheme, 2014" was launched by the Information and Public Relations Department, Government of Bihar. The scheme aims to provide financial benefits of ₹5,00,000/- & facilities under a group mediclaim & personal accident insurance scheme to working media representatives. Under this scheme, spouse and two dependent children of the media representative will be included in this Insurance Scheme.

Objectives (Bihar State Journalist Insurance Scheme)

- The scheme aims to provide financial benefits of ₹5,00,000/
- & facilities under a group mediclaim & personal accident insurance scheme to working media representatives.

Important Features (Bihar State Journalist Insurance Scheme)

- Under this scheme, spouse and two dependent children of the media representative will be included in this Insurance Scheme.

Benefits (Bihar State Journalist Insurance Scheme)

- Personal accident insurance coverage up to ₹5,00,000/
- Medical expense coverage up to ₹5,00,000/
- for the insured and their dependents. NOTE: Media representatives contribute 20% of the premium, while the remaining 80% is covered by the government. ■

Eligibility (Bihar State Journalist Insurance Scheme)

- The applicant should be a journalist/media representative. Independent journalists must hold a valid press accreditation card. The applicant should have a minimum of 5 years of work experience in journalism. The media representative's age is between 21
- 70 years. The media representative should be residing and working in Bihar. The media representative educational qualification should be matriculation or equivalent for the insurance. The media representative should cover 50% of news or comments in journalists from newspapers, magazines, news agencies, electronic media, and independent journalists with valid press accreditation. The media representative's spouse and two dependent children are included in this Insurance Scheme. The media representative's son's age is up to 23 years (or 25 if studying any bonafide institutions), and the daughter will be covered until marriage. A media representative affiliated with a private news channel must ensure that the channel's telecast reaches at least 20 districts in the state.

Application Process (Bihar State Journalist Insurance Scheme)

- Application Process: Step 1: The interested applicant can download the application form from the official website.
- Step 2: In the application form, fill in all the mandatory fields, and attach copies of all the mandatory documents (self-attest, if required).
- Step 3: Submit the duly filled and signed application form along with the documents to the District Public Relation Officer.
- Step 4: Request a receipt or acknowledgment from the District Public Relation Officer to whom the application has been submitted.
- Ensure that the receipt contains essential details such as the date and time of submission, and a unique identification number (if applicable).
- ■ Claim Process: Step 1: Claims for accidents or treatment must be reported to the insurance company and IPRD within seven days.
- Step 2: Submit required documents, including medical reports and accident details.

Documents Required (Bihar State Journalist Insurance Scheme)

- Five Passport-size Photograph. Appointment/Affiliation letter (issued by editor/ bureau chief in favour of media representative salaried
- full-time/part-time). Birth Certificate (Countersigned by editor/ resident editor/employer/ Bureau Chief). Photocopy of Registration Number of the Institution. Other Mediclaim Policy Document (if taken). Proof of Media Organization Registration. Work Experience Certificate (issued by editor/resident editor/employer/ Bureau Chief). Press Accreditation Card (issued by Information and Public Relations Department
- Government of Bihar). Proof of Circulation for Media Organizations. Crossed/Cancelled Cheque (for the information of ECS facility
- MICR and IFSC code). Premium Contribution Receipt. Affidavit regarding Criminal/Civil matters. Declaration of Nominee.

Document generated on 2025-11-15.