

Pradhan Mantri Suraksha Bima YojanaAre you sure you want to sign out?CancelSign OutEngEnglish/à¸ªà¸à¸,à¸à¸à¸Sign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of FinancePradhan Mantri Suraksha Bima YojanaAccident InsuranceBank Account HoldersDeath InsuranceInsuranceDetailsAn Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident.Premium:Rs.20/- per annum per member. The premium will be deducted from the account holderâ€™s bank / Post office account through â€™auto debitâ€™ facility on or before 1st June of each annual coverage period under the scheme. Coverage Duration:Coverage under PMJJBY is valid for one year from 1st June to 31st May on payment of annual premium.Accident cover assurance termination:The accident cover of the member shall terminate / be restricted accordingly on any of the following events:â€™ On attaining age 70 years (age nearer birth day).â€™ Closure of account with the Bank or insufficiency of balance to keep the insurance in force.In case a member is covered under PMSBY through more than one account and premium is received by insurance company inadvertently, insurance cover will be restricted to Rs. 2 lakh.BenefitsOn Death- the Nominee shall get Rs. 2 Lakhs.Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot- Subscriber shall get Rs. 2 Lakhs.Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot â€™subscriber shall get Rs. 1 Lakh.EligibilityIndividual bank account holders of participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, will be enrolled into the scheme.Application ProcessOfflineOnlineStep 01: In order to enrol in PMSBY offline, one can visit the bank branch where one has a savings account or the candidate can visit the official site: <https://jansuraksha.gov.in/Forms-PMSBY.aspx> to download the form. Step 02: After downloading the application form , candidate can fill in all the details and submit them to the bank along with the required documents.Step 03: Once it is successfully submitted , subscriber will get an Acknowledgement Slip Cum Certificate of Insurance.Contact:State wise tollfree number - <https://jansuraksha.gov.in/files/STATEWISETOLLFREE.pdf> »çNational Toll Free Number - 1800-180-1111 / 1800-110-001Documents Required Frequently Asked QuestionsIs There Any Provision For Reimbursement of Hospitalization expenses following accident Resulting In Death Or Disablement? No. Who Can Claim Insurance Benefit In Case Of Death Of The Bank Account Holder Who Gave The Enrolment Form? In case of death of the Account holder who enrolled in the scheme, claim can be filed by the nominee/appointee as per the enrolment form or by the legal heir/s in case there is no nomination made by the subscriber bank account holder. What Is The Mode Of Payment Of The Claim Amount? Disability Claim will be credited in the bank account of the insured bank account holder. Death claims will be remitted to the bank account of the nominee / legal heir(s). Will The Family Get Insurance Benefit If The Account Holder Commits Suicide? No. Is It Necessary To Report Accidents To Police And Obtain FIR For Claiming Benefits Under The Policy?In case of incidents like Road, Rail and similar vehicular accidents, drowning, death involving any crime etc., the accident should be reported to police. In case of incidents like snake bite, fall from tree etc., the cause should be supported by immediate hospital record. If The Insured Is Missing And Death Is Not Confirmed, Will The Legal Heirs Get Benefit Of Insurance?PMSBY covers deaths confirmed by documentary evidence to have been caused by accident. What Benefit Will Be Payable if A Person Suffers Partial Disability Without Irrecoverable Loss Of Sight Of One Eye Or Loss Of Use Of One Hand Or Foot?No benefit will be payable.Can An Account Holder Get Claim From More Than One Bank Where He Has Enrolled And Premium Has Been Debited?No. The insured/ Nominee shall be eligible for one claim only. Can A Individual Join PMSBY From Multiple Bank Accounts? No. In case of multiple bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one bank/post office account only.What Is The Minimum And Maximum Age Limit For Entry Into This Scheme? Individuals aged between 18 years (completed) and 70 years (age nearer birthday) are eligible for this scheme. How Will The Premium Be Paid?The premium will be deducted from the account holderâ€™s bank / Post office account through â€™auto debitâ€™ as per the consent given on enrolment.Can Eligible Individuals Who Fail To Join The Scheme In The Initial Year Join In Subsequent Years? Yes, on payment of premium through auto-debit. New eligible entrants in future years can also join accordingly.Can Individuals Who Leave The Scheme Rejoin?Individuals who exit the scheme at any point may re-join the scheme in future years by paying the annual premium, subject to conditions that may be laid down. Will This Cover Be In Addition To Cover Under Any Other Insurance Scheme The Subscriber May Be Covered Under? Yes. Does The PMSBY Cover Death / Disability Resulting From Natural Calamities Such As Earthquake, Flood And Other Convulsions Of Nature? What about coverage of suicide / murder? Natural calamities being in the nature of accidents, any death / disability (as defined under PMSBY) resulting from such natural calamities is also covered under PMSBY. While death due to suicide is not covered, that from murder is covered Can All Holders Of A Joint Bank Account Join The Scheme Through The Said Account? In case of a joint account, all holders of the said account can join the scheme provided they satisfy its eligibility criteria and pay the premium at the rate of Rs.20 per person, per annum through auto-debit.Which Bank Accounts Are Eligible For Subscribing To PMSBY? All bank/post office account holders other than institutional account holders are eligible for subscribing to PMSBY scheme. Are NRIs Eligible For Coverage Under PMSBY? Any NRI having an eligible bank account with a bank branch located in India is eligible for purchase of PMSBY cover through this account subject to fulfilment of the terms and conditions relating to the scheme. However, in cases of a claim , the claim benefit will be paid to the beneficiary/ nominee only in Indian currency. Sources And ReferencesScheme GuidelinesOkWas this helpful? News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of FinancePradhan Mantri Suraksha Bima YojanaAccident InsuranceBank Account HoldersDeath InsuranceInsuranceDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsAn Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident.Premium:Rs.20/- per annum per member. The premium will be deducted from the account holderâ€™s bank / Post office account through â€™auto debitâ€™ facility on or before 1st June of each annual coverage period under the scheme. 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