

Pravasi Bharatiya Bima YojanaAre you sure you want to sign out?CancelSign OutEngEnglish/à¸à¸à¸,à¸à¸Sign InBackDetailsBenefitsEligibilityExclusionsApplication 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 External AffairsPravasi Bharatiya Bima YojanaEmploymentFinancial AssistanceInsuranceMedical InsuranceNon Resident IndianPerson With DisabilityDetailsA 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. 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. The scheme is now more beneficial for emigrant workers and is aimed at ensuring an expeditious settlement of claims.Benefits•The Insured person shall be covered for a sum of â¹10 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 â¹1,00,000/- (up to â¹50,000 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 â¹50,000/- for Spouse and first two children up to 21 years of age.Maternity expenses benefit to women emigrants available up to â¹50,000/-Reimbursement of return economy class air fare to the nearest international airport to one attendant in case of emigrantâs accidental death or permanent disability.Legal expenses on litigation related to emigrantâs overseas employment admissible up to â¹45,000/-Provision for online renewal of PBBY policy.EligibilityThe 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).ExclusionsNAApplication ProcessOnline(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.â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 RequiredIn 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).âPermanent Total Disability:Medical records pertaining to treatment following the accident.Disability certificate issued by the competent medical authority.âIn case of permanent total disability, documents depending on the nature of claim as may be sought by the Company, inter alia â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.âFrequently Asked QuestionsIs hospitalization benefit also available for children? Yes, the family hospitalization (in India) is available for the first two children up to 21 years of age.Do I need to visit the Indian Mission in order to renew the insurance policy?No, the scheme has provision for online renewal of the PBBY policy.Are there any facilities for pregnant woman emigrant?Yes, maternity expenses benefit up to â¹50,000/- is available for women emigrants.What benefits can a PwD emigrant avail under PBBY?A PwD emigrant can avail the following benefits under PBBY: Reimbursement of return economy class air fare to the nearest international airport to one attendant in case of emigrantâs permanent disability. The Insured person shall be covered for a sum of â¹10 Lakh in the event of permanent disability leading to loss of employment while in employment abroad, irrespective of change of employer/location of insured person.Sources And ReferencesGuidelinesOriental Insurance Policy DocumentBAJAJ Allianz Policy DocumentOkWas 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 External AffairsPravasi Bharatiya Bima YojanaEmploymentFinancial AssistanceInsuranceMedical InsuranceNon Resident IndianPerson With DisabilityDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsA 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. 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. The scheme is now more beneficial for emigrant workers and is aimed at ensuring an expeditious settlement of claims.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024 Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1