

**GOVERNMENT OF INDIA
LABOUR
LOK SABHA**

UNSTARRED QUESTION NO:2949
ANSWERED ON:22.12.2003
INSURANCE SCHEME FOR INDIANS GOING ABROAD
M. JAGANNATH;P. RAJENDRAN

Will the Minister of LABOUR be pleased to state:

- (a) whether any Insurance Scheme has been introduced for Indians going abroad including Gulf countries for work;
- (b) if so, the salient features thereof including the total amount expected to be collected therefrom during the year 2003-2004;
- (c) whether fees is also being collected during emigration clearance for evacuation of workers from their respective countries/work place during emergent situation;
- (d) if so, the details thereof and total amount of the above fund collected so far;
- (e) whether the Government proposes to abolish the above fee in the light of the said Insurance Scheme; and
- (f) if so, the details thereof?

Answer

MINISTER OF LABOUR (SHRI SAHIB SINGH VERMA)

(a) & (b): Yes, Sir. An insurance scheme for Indian workers going abroad for employment, viz, 'the Pravasi Bharatiya Bima Yojana, 2003 has been notified on 13.11.2003. This insurance scheme will be effective from 25.12.2003' under which all emigrants with Emigration Check Required (ECR) endorsement on their passports will be required to take an insurance policy from any Insurance Company operating in India and duly registered with the Insurance Regulatory and Development Authority while applying for emigration clearance under the provisions of the Emigration Act, 1983. The salient features of the scheme are annexed. The premium will be determined by the insurance companies but it will be fair and reasonable. Government will not collect any amount towards insurance premia.

(c): No, Sir.

(d): Does not arise.

(e): No, Sir.

(f): Does not arise.

ANNEXURE

Annexure referred to in reply to parts (a) & (b) of Lok Sabha Unstarred Question No. 2949 for 22.12.2003 by Shri P. Rajendran and Dr. Manda Jagannath regarding Insurance Scheme for Indians Going Abroad

Salient Features of the Pravasi Bharatiya Bima Yojana, 2003

- The Pravasi Bhartiya Bima Yojana seeks to provide insurance cover of a minimum sum of Rs.2.00 lakhs payable to the nominee/legal heir in the event of death or permanent disability of any Indian emigrant who goes abroad for employment purpose after obtaining emigration clearance from the concerned Protector of Emigrants (POE).

- In the case of death, besides the cost of transporting the dead body, the cost incurred on the one-way airfare of one Attendant shall also be reimbursed by the Insurance Company.

- If a worker is not received by the employer on his arrival to the destination abroad or there is any substantive change in Employment Contract to his disadvantage or if the employment is pre-maturely terminated within three months for no fault of the emigrant, the Insurance Company shall reimburse one way economy class airfare provided the grounds of repatriation are certified by the concerned Indian Mission/Post.

- The Insured person shall be reimbursed actual one way economy class airfare by the Insurance Company if he falls sick or is declared medically unfit to commence or continue working and the service contract is terminated by the Foreign Employer within six months of taking the insurance.

- The Insurance Policy shall be valid for a period of two years or the actual period of contract whichever is less.
- The Insurance Policy shall also provide medical cover of a minimum of Rs.50,000/- as cash-less hospitalization and/or reimbursement of actual medical expenses of the insured emigrant workers on grounds of accidental injuries and/or sickness/ailments/diseases occurring during the period of insurance provided the medical treatment is taken in India.
- The Insurance Policy shall also provide maternity benefits, subject to a minimum cover of Rs.20,000/- in case of women emigrants but re-imbusement to be restricted to actual expenses.
- The family of emigrant worker in India consisting of spouse and two dependent children up to twenty one years of age shall be entitled to hospitalization cover in the event of death or permanent disability of the insured person for a maximum amount or Rs.10,000/- per annum.
- The Insurance Companies shall charge fair and reasonable premium for policy period of six month, one year and two years.