

**GOVERNMENT OF INDIA
SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

UNSTARRED QUESTION NO:2004
ANSWERED ON:09.03.2006
INSURANCE TO PHYSICALLY MENTALLY CHALLENGED PERSONS
Barad Shri Jashubhai Dhanabhai

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the Government has any plan/policy for providing insurance to physically mentally challenged persons;
- (b) if so, the details thereof;
- (c) whether any guidelines exist for the Government/private insurance companies in this regard;
- (d) if so, the details thereof;
- (e) whether such guidelines are binding on the private insurance companies; and
- (f) if not, the reasons therefor?

Answer

MINISTER OF STATE IN THE MINISTRY OF SOCIAL JUSTICE ANDEMPowerMENT(SMT. SUBBULAKSHMI JAGADEESAN)

(a) & (b) The Life Insurance Corporation (LIC) of India offers two plans viz. Jeevan Aadhar and Jeevan Vishwas for the benefit of physically challenged dependents subject to certain restrictions and with extra premium. No insurance policy is offered to minors with mental retardation. For others, insurance cover is allowed on merits of the case subject to degree of mental retardation and other parameters.

(c) to (f) Do not arise.