

Pravasi Bharatiya Bima Yojana

The Pravasi Bharatiya Bima Yojana (PBBY) is a mandatory insurance scheme aimed at safeguarding the interests of Indian emigrant workers falling under Emigration Check Required (ECR) category going for overseas employment to ECR countries.

The Scheme, initially launched in 2003, has been amended in 2006, 2008 and 2017 with the overarching objective of strengthening the coverage of emigrant workers .

The last comprehensive review of the Scheme has been undertaken during 2017 in consultation with all stake holders.

The revised scheme PBBY, 2017 has become operational w.e.f. August 1,2017. Presently, ***the scheme provides an insurance cover of Rs. 10 lakhs in case of accidental death/permanent disability at an insurance premium of Rs. 275 and Rs. 375 for a period of two and three years respectively.***

Salient features of Pravasi Bharatiya Bima Yojana 2017 are as follows :

The **Insured person shall be covered for a sum of Rs.10.00 lakhs** 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 upto Rs.1,00,000/- (up to Rs. 50,000 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 available upto Rs. 50,000/- for Spouse and first two children upto 21 years of age.

Maternity expenses benefit to women emigrants available upto Rs. 50,000/-.

Reimbursement of return economy class air fare to the nearest international airport to one attendant in case of emigrant's accidental death or permanent disability.

Legal expenses on litigation related to emigrant's overseas employment admissible upto Rs. 45,000/-.

Provision for on-line renewal of PBBY policy.