

**Pradhan Mantri Garib Kalyan Package: Insurance Scheme for Health Workers Fighting COVID-19**

**FAQ's**

**Question 1:** What does this Scheme cover?

This accident insurance scheme covers;

- **Loss of life due to COVID19, and**
- **Accidental death on account of COVID-19 related duty.**

**Question 2:** What is the definition of Accident?

An accident is sudden, unforeseen and involuntary event caused by external, visible and violent means.

**Question 3:** Who all are covered under the scheme?

- Public healthcare providers including community health workers, who may have to be in direct contact and care of COVID-19 patients and who may be at risk of being impacted by this.
- Private hospital staff and retired /volunteer /local urban bodies/ contracted /daily wage /ad-hoc/outsourced staff requisitioned by States/ Central hospitals/ autonomous hospitals of Central/ States/UTs, AIIMS and INIs/ hospital of Central Ministries can also be drafted for COVID 19 related responsibilities.

**Question 4:** Who can be a volunteer under this scheme?

Volunteers are those who are drafted by **the Government Official authorized by Central/State/ UT Government** for care and may have come in direct contact of the COVID-19 patient

**Question 5:** Who are 'Private persons' under this scheme?

- Private persons are those who are engaged by both public & private health care institutions/organization through an agency and were deployed /drafted for care and may have come in direct contact of the COVID-19 patient (with the proof that the service of the agencies were engaged by the institution/organization).

**Question 6:** When does insurance coverage policy begins and ends?

- The duration of the policy is for a period of 90 days, starting from March 30, 2020.

**Question 7:** Is there any age-limit for health workers under this scheme?

- There's no age limit for this scheme.

**Question 8:** Is individual enrolment required?

- Individual enrolment is not required.

**Question 9:** Whether an individual is required to pay any premium to be eligible under the scheme?

- The entire amount of premium for this scheme is being borne by the Ministry of Health and Family Welfare, Government of India.

**Question 10:** What is the benefit available to the insured persons?

- INR 50 LAKHS will be paid to the claimant of the insured person.

**Question 11:** Is COVID-19 laboratory test mandatory for claiming the benefit?

- Laboratory report certifying positive medical test is required for loss of life on account of COVID-19. However, it is not required **in case of Accidental loss of life on account of COVID-19 related duty.**

**Question 12:** Whether expenses incurred on treatment or during quarantine are covered under the scheme?

- Any type of expenses related to treatment or quarantine is not covered.

**Question 13:** If a person is having another Personal accident policy or life insurance policy, what is the effect of the same on claim under this policy?

- The benefit/claim under this policy is in addition to the amount payable under any other policies.

**Question 14:** Documents required to claim benefits under this scheme?

**a. In case of Loss of life due to COVID19 following documents are required:**

- I. Claim form duly filled and signed by the nominee/claimant.
- II. Identity proof of Deceased (Certified copy)
- III. Identity proof of the Claimant (Certified copy)
- IV. Proof of relationship between the Deceased and the Claimant (Certified copy)
- V. Laboratory Report certifying having tested Positive for COVID-19 (in Original or Certified copy)
- VI. Death summary by the Hospital where death occurred (in case death occurred in hospital) (Certified copy).
- VII. Death Certificate (in Original)
- VIII. Certificate by the Healthcare Institution/ organization/ office that the deceased was an employee of /engaged by the institution and was deployed/drafted for care and may have come in direct contact of the COVID-19 patient. For community health care workers, the Certificate should be from Medical Officer of Primary Health Centre (PHC) that ASHA/ASHA Facilitator was drafted for work related to COVID-19.

**b. In case of Accidental loss of life on account of COVID-19 related duty following documents are required:**

- I. Claim form duly filled and signed by the nominee/claimant.
- II. Identity proof of Deceased (Certified copy)
- III. Identity proof of the Claimant (Certified copy)
- IV. Proof of relationship between the Deceased and the Claimant (Certified copy)
- V. Death summary by the Hospital where death occurred (in case death occurred in hospital)

(Certified copy).

- VI. Death Certificate (in Original)
- VII. Post-mortem Report (Certified copy)
- VIII. Cancelled Cheque (desirable) (in Original)
- IX. FIR (Certified copy)
- X. **Certificate by the Healthcare Institution/ organization/ office that the deceased was an employee of /engaged by the institution and had an accidental loss of life on account of COVID-19 related duty.**

**Question 15:** Whom to contact in case of any claim?

The institution/department the insured person was working for has to be informed. Insurance company also be intimated at email [id nia.312000@newindia.co.in](mailto:india.312000@newindia.co.in)

**Question 16:** What is the process of submission of claim?

- The claimant needs to fill up claim form along with necessary documents as prescribed and submit the same to Healthcare Institution/ organization/ office where the deceased was an employee of /engaged by the institution.
- The respective institution will give necessary certification and forward it to competent authority.
  - ✚ Competent authority for State/UT is Director General Health Services /Director Health Services/ Director Medical Education or any other Official specifically authorised by the State/UT Government for this purpose.
  - ✚ Competent authority for Central Government, Central Autonomous / PSU Hospitals, AIIMS, INIs and Hospitals of other Central Ministries is Director or Medical Superintendent or Head of the concerned institution.
- Competent authority will forward and submit claim to the insurance company for approval.

**Question 17:** Whom to contact from insurance company?

Divisional office CDU 312000 of The New India Assurance Co.Ltd. located at B-401, Ansal Chambers 1, Bhikaji Cama Place, New Delhi-110066.

**Contact persons:-**

1. Mrs.Sarika Arora, Divisional Manager, email [sarika.arora@newindia.co.in](mailto:sarika.arora@newindia.co.in) or [nia.312000@newindia.co.in](mailto:nia.312000@newindia.co.in)

2. Mr.N.Ravi Rao, Deputy Manager, email id [ravin.rao@newindia.co.in](mailto:ravin.rao@newindia.co.in) or [niadelbroker20@gmail.com](mailto:niadelbroker20@gmail.com)

3.Mr.Yogendra Singh Tanwar, Administrative Officer email id [yogendra.tanwar@newindia.co.in](mailto:yogendra.tanwar@newindia.co.in)

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