NOVEL CORONAVIRUS (COVID-19)

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

The Scheme at a Glance

**Q1. 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.

**Q2. Who are all covered under the scheme?**
- Public healthcare providers including community health workers, who may have to be in direct contact and care of COVID-19 case 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/sourced 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.

**Q3. 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.

**Q4. Is there any age-limit for health workers under this scheme?**
- There is no age limit for this scheme.

**Q5. Is individual enrolment required?**
- Individual enrolment is not required.

**Q6. 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.

**Q7. What is the benefit available to the insured persons?**
- INR 50 LAKHS will be paid to the claimant of the insured person.

**Q8. 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.

Availing Claims

**Whom to contact in case of any claim?**
- The institution/department the insured person was working for has to be informed.
- Insurance company must be intimated via email id nia.312000@newindia.co.in

**Process of claim submission**
- The claimant needs to fill up the 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 the 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.

**Whom to contact from insurance company?**
Contact the following officials regarding any claim related queries:

- Mrs. Sarika Arora
  - Divisional Manager
  - Email: sarika.arora@newindia.co.in or nia.312000@newindia.co.in
  - Mob: 9811632409

- Mr. N. Ravi Rao
  - Deputy Manager
  - Email: ravin.rao@newindia.co.in or niadefbroker20@gmail.com
  - Mob: 9312409914

- Mr. Yogendra Singh Tanwar
  - Administrative Officer
  - Email: yogendra.tanwar@newindia.co.in
  - Mob: 9899974549

For further information related to the scheme write to pmgkpinsurance2020@gmail.com