



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 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 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/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.

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 niadelbroker20@gmail.com

Mob: 9312409914

Mr. Yogendra Singh Tanwar

Administrative Officer

Email: yogendra.tanwar@newindia.co.in
Mob: 9899974549