

Strengthening of PBBY

The mandatory insurance scheme, PravasiBharatiyaBimaYojama (PBBY), aimed at welfare of Indian emigrant workers who need Emigration Clearance for overseas employment has been revamped following extensive consultation with all concerned stakeholders. A gazette notification has been issued. The strengthened scheme (PBBY, 2017 will be effective from August 1, 2017.

2. The scheme provides an insurance cover of 10 lakhs in case of death or permanent disability and a few other benefits at a nominal insurance premium of Rs275 and Rs.375 for a period of two and three years respectively.

3. **Salient provisions of the strengthened scheme are as follows:**

i. Maximum sum for which insured under the scheme is 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.

ii. Certification of accidental death or permanent disability by Indian missions and posts abroad shall be accepted by the insurance companies.

iii Medical insurance cover including injuries / sickness / ailment / diseases enhanced to Rs.1,00,000/- (up to 50,000 per hospitalization)

iv. Repatriation cover for medically unfit/premature termination of employment: Actual one-way economy class air fare to the nearest international airport in India.

v. Family Hospitalization in India enhanced to Rs.50,000/-

vi. Maternity benefit to women emigrants enhanced to 35,000/-

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

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

ix. Provision for On-Line renewal of PBBY policy.

(Note: The [Gazette](#) information is available on Consulate's website under press release)