

PRAVASI BHARATIYA BIMA YOJANA

Brochure

This policy has been framed as per the guidelines issued by the Ministry of External Affairs for all emigrants with Emigration check Required (ECR) endorsement on their passports.

Coverage

Section A:

Part I Personal Accident

The Insurance Company will pay the Section A – Part I Sum Assured specified in the Schedule if the Insured sustains Accidental Bodily Injury during his stay as Emigrant abroad during the Policy Period and if such Bodily Injury within 12 months of the date upon which it was sustained is the sole and direct cause of the Insured's:

- a. Death
- b. Permanent Total Disablement leading to loss of employment

Part II Repatriation

Under this section the Company will reimburse subject to the Sum Insured specified under Section A Part II in the Schedule, the actual cost of repatriating the Insured's mortal remains to India, in the event of the Insured's death whilst in employment outside of India during the policy period.

Part III Air Fare For Attendant

Following a claim under Part II, additional cost of economy class return air fare for one attendant to accompany the mortal remains of the Insured shall be payable in addition to the cost of repatriation. The claim for reimbursement must be filed with 90 days of completion of the journey

Section B:

Part I Medical Expenses to Insured

The Company will indemnify the Insured up to to the Section B Sum Assured specified in the schedule in respect of the reasonable Medical Expenses incurred by the Insured for emergency medical treatment as an in-patient within India or in the country of employment necessitated as a result of Accidental Bodily Injury and/or Sickness and/or Disease occurring or having first manifested itself during the policy period, during his stay abroad as an emigrant.

Part II Maternity Expense

The Company will indemnify the insured for maternity expenses as specified in the Schedule, incurred, arising out of Insured's pregnancy, provided the medical treatment

is taken as an inpatient in India or the country of employment. The benefit under this is payable after the period of nine months from the date of proposing this policy. Period of nine months is relating to normal delivery or caesarean section or abdominal surgery for extra uterine pregnancy. The maternity benefits would be payable only if the requisite documents are certified by the concerned Indian Mission/Post.

Section C: Hospitalization Expenses to Insured's Family

In the event of a Claim being paid under Section A, Part I, Personal Accident, of this Policy, the Company will indemnify up to the Sum Insured under Section C specified in the schedule, the reasonable Medical Expenses incurred by the Insured's family for medical treatment as an in-patient within India as a result of Accidental Bodily Injury and/or Sickness and/or Disease occurring or having manifested itself during the policy period. Family means insured's lawful spouse and two dependent children up to the age of 21 years. The amount of claim paid will reduce the sum assured under Section C.

Major Exclusions applicable to Sections A, B & C

The Company is not liable for and no indemnity is available in respect of claims arising out of or howsoever connected to the following

- All diseases /injuries which are existing at the time of commencement of this policy. Any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a Doctor.
- The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained outside the India. Medical Expenses relating to any Hospitalization primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any illness or accidental Bodily Injury for which Hospitalization is required. Experimental or unproved treatment.
- Circumcision, cosmetic or aesthetic treatments of any description, change of life surgery or treatment, plastic surgery (unless necessary for the treatment of illness or accidental bodily injury)
- The cost of spectacles, contact lenses, and hearing aids, crutches, artificial limbs and all appliances/devices whether for diagnosis or treatment, after discharge from the hospital
- Dental treatment or surgery of any kind unless requiring Hospitalization as a result of accidental bodily injury
- Convalescence, general debility, rest cure, congenital diseases or defects or anomalies
- Venereal disease or any sexually transmitted disease or sickness
- Suicide, attempted suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress of depression, alcoholism, drunkenness or the abuse of drugs, accidents whilst under the influence of intoxicating liquor or drugs.

- Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.

Section D: Employment Contingency

The Company will pay the Insured in respect of actual one way economy class air fare to return to India in the event of:

- a) The Insured falling sick and being declared medically unfit to commence or continue or resume working, within the first six calendar months of the policy period provided that the grounds for repatriation are certified by concerned Indian Mission and air tickets are submitted in original or,
- b) On arrival at his work place or destination abroad, if the insured is not received by the employer (ie. No job/employment available or the employer refuses the job/employment) and the insured has to return back to India within one month of the date of departure from India, provided that the grounds for repatriation are certified by the concerned Indian Mission/Post and the Air Tickets are submitted in original or,
- c) If there is any substantive change in the Job/Employment Contract/Agreement to the disadvantage of the Insured person there by causing the insured to return to India within one month immediately thereafter provided that the grounds for repatriation are certified by Indian mission and the air tickets are submitted in original or,
- d) If the employment is prematurely terminated within the first three calendar months of the policy period for no fault of the Insured and the insured has to return back to India within 1 month immediately thereafter and the grounds for repatriation are certified by the concerned Indian Mission /Post and the air tickets are submitted in original.

Conditions applicable to Section D

- Certification by the Indian Mission/Post and submission of original Air Tickets would be a condition precedent to liability of the Company.
- For detailed exclusions please see the policy document.

Section E Legal Expenses

The company will reimburse the insured the legal expenses incurred by him in any litigation to his/her employment, provided that the necessity of filing such a case is certified by the appropriate Ministry of the Country of employment and the actual expenses are certified by the concerned Indian Mission/Post, but not exceeding the Sum Insured specified in the schedule of this policy and provided the legal expenses are incurred within the policy period.

IMPORTANT

This policy covers only those emigrants who have availed policy before leaving India and whose passport is endorsed as "Emigration Clearance Required." Benefits as specified in the Schedule of the policy relate to any / all contingencies occurring during the Policy Period. The Policy Period shall be lesser of the period specified in the schedule or the tenure of Insured's employment Contract.

Claim Procedure

- In case of any claim, immediate notification should be given to the insurer by phone followed by in writing giving full details of the claim.
- In case of accident notice with full particulars shall be send to the Company's address within 14 days from the date of the accident/ or incident giving rise to the claim.
- In case of hospitalisation in India, notification to be given as soon as possible but in any case within 7 days of discharge from the hospital. In case of hospitalisation in India if the company is contacted earlier cashless treatment could be arranged in the network hospitals of the company subject to admissibility of the claim as per the terms and conditions of the policy and the Sum Insured.
- Final claim along with the hospital bills/cash memos and other documents mentioned below along with Claim form should be submitted to the Company or within 30 days from the date of discharge from the Hospital (i) All original bills and receipts of Hospitalization expenses (ii) Medical Certificate and Discharge card/summary (iii) In case of necessity other documents to prove the cause upon which the claim is based and shall give the company such additional information and assistance the Company may required for dealing with the claim (iv) In case of any major ailments in addition to the above the following shall be produced a) Proof of preliminary treatment/investigation in the country of employment
- For Claim under Section A – Part I – Personal Accident, in addition to the above, following documents are to be submitted:
 - In case of death, Police report, Post mortem report and the report from the Indian Mission
 - In case of permanent total disability, medical records of the treatment undergone and disability certificate from the medical authority
- For claims under Section A – Part II – Repatriation, all necessary proof substantiating the reasons along with documents to be submitted.
- For claims under Section A – Part III – Air fare for attendant, original air ticket along with passport copy to be submitted.
- For claims under Section D – Employment Contingency – following documents to be submitted:
 - (i) Certificate from Indian Mission mentioning the grounds for repatriation
 - (ii) Air tickets in original

Claims settlement

All Claims will be settled in India in Indian Rupees only.

Coverage and Premium

SECTION	COVER	SI (RS)
A.	I. Personal Accident	50000
	II. Repatriation	50000
	III. Air fare for attendant	One Economy Class Return Airfare.
B.	I. Medical Expenses to Insured	50000
	II. Maternity Expenses	20000
C.	Hospitalisation Expenses to family	25000
D.	Employment Contingency	One Way Economy Class Air Fare
E.	Legal Expenses	25000

PERIOD	PREMIUM
24 Months	800
ST EXTRA	

This is only an extract of coverage and important exclusions under the policy. For full details please refer to the policy wording.

Insurance is the subject matter of solicitation