

PRAVASI BHARTIYA BIMA YOJANA POLICY IS SPECIALLY DESIGNED FOR INDIAN CITIZENS BETWEEN THE AGE GROUP OF 18 TO 60 YEARS AND GOING ABROAD FOR THE PURPOSE OF EMPLOYMENT FOR THE PERIOD OF THEIR STAY ABROAD ON VALID VISA.

COVERS :-

SECTION I PERSONAL ACCIDENT BENEFITS:

DEATH OR PERMANENT DIABILITY DUE TO ANY ACCIDENT/

PHYSICAL INJURY SUSTAINED WHILST IN EMPLOYMENT ABROAD.

SPECIAL ADD ON BENEFITS:-

- A) **FAMILY COVER** : The family of the insured in India consisting of spouse and two dependent children upto 21 years of age shall be entitled to hospitalization benefit cover for an amount not exceeding Rs. 50,000/- in all, in the event of death or permanent disability of the insured. Maternity benefit shall however not be available under this extended cover to the insured's spouse.

SECTION – II :

(A) RE-IMBURSEMENT OF REPATRIATION / TRANSPORT EXPENSES

1. In the case of death, besides the cost of transporting the dead body, the cost incurred on economy class return airfare of one attendant shall also be re-imbursed by the Insurance Company.
2. In the event of death or permanent disability due to any accident/physical injury sustained while in employment abroad, the insurance company shall reimburse the sum assured even after expiry of the insurance policy provided the accident occurred during currency of the insurance cover and claim in this regard is filed within 12 calendar months from the date of the accident.
3. If the insured persons falls sick or is declared medically unfit to commence or continue or resume working and the service contract is terminated by the foreign employer within the first twelve months of taking the insurance cover, the actual one-way Economy Class airfare shall be re-imbursed by the Insurance Company provided the grounds for repatriation are certified by the concerned Indian Mission/Post and the Air tickets are submitted in original.
4. On arrival at his work place or destination abroad, if the emigrant worker is not received by the employer, or if there is any substantive change in the job/employment contract.agreement to the disadvantage of the insured person, or if the employment is prematurely terminated within the period of employment for no fault of the emigrant, the insurance company shall reimburse one way Economy Class airfare provided the grounds for repatriation are certified by the concerned Indian Mission/Post and the Air-tickets are submitted in original.
5. In cases where the repatriation is arranged by the Indian Mission/Post, the Insurance Company shall re-imburse the actual expenses to the concerned Indian Mission/Post.

SECTION – III : HOSPITALISATION COVER

If at any time during currency of this policy, the insured person whilst stay abroad shall contract any disease or suffer from any illness or sustain any bodily injury through accident and if such disease or injury shall require any such insured person, upon the advice of a duly qualified medical practitioner or duly qualified surgeon to incur hospitalization expenses for medical / surgical treatment at any nursing home / hospital in India as an inpatient, the Company will pay to the insured person / his nominee / legal representatives as the case may be, the amount of such expenses as are reasonably and necessarily incurred in India in respect thereof by or on behalf of such person maximum upto Rs.75,000/- in Indian currency only. The Cashless hospitalization benefit can also be provided if treatment is taken in India.

EXTENSIONS:-**MATERNITY BENEFIT**

The insurance under this policy shall also provide maternity benefits to women emigrants, subject to a maximum cover of twenty five thousand rupees. In case of medical treatment in the country of employment, the maternity benefits would be provided only if the requisite documents are certified by the concerned Indian Mission/Post. The reimbursement shall be restricted to actuals.

SPECIAL CONDITIONS APPLICABLE TO MATERNITY EXPENSES BENEFIT EXTENSION:

- a) These Benefits are admissible if the expenses are incurred in Hospital / Nursing Home as in-patients in India only.
- b) Pre-natal and post-natal expenses are not covered unless admitted in Hospital / Nursing Home and treatment is taken there.

9.0 SECTION IV – LEGAL EXPENSES

The Policy is extended to cover legal expenses incurred upto Rs.30,000/- or actuals in connection with any litigation relating to his/her employment, provided the necessity of filing such case is certified by the appropriate Ministry of that country. The actual expenses incurred will be certified by the concerned Indian Mission/Post.

PRAVASI BHARATI BIMA YOJANA POLICY.**SUM INSURED LIMITS AND PREMIUM:-**

Minimum Sum Insured under PBBY	Rs.10 lacs.
Hospitalisation (Medical Expenses) covering injuries/sickness/ailment/diseases	Rs.75,000/-
Repatriation covers medical unfit	Actual oneway economy class air fare.
Family hospitalisation in India	Rs.50,000/-.
Maternity	Rs.25,000/-
Attendant	Actual one way economy class air fare.
Employment Contingency	- do -
Legal expenses	Rs.30,000/-
Actual premium to be charged (without any hidden cost)	Rs.275/- for 2 years policy period. Rs.375/- for 3 years policy period.