

ALL INDIA INSTITUTE OF MEDICAL SCIENCES

Ansari Nagar, New Delhi-110029

No.F.20-06(MISC)/2020-Estt.I

Dated: 20.05.2021

OFFICE MEMORANDUM

Subject: Information regarding "Pradhan Mantri Garib kalyan Package : Insurance Scheme for Health Workers Fighting COVID-19- regarding

In continuation of this office memorandum of even number dated 31.03.2020 & 30.04.2020 and in pursuance of letter No.Z.21020/16/2020-PH dated 26th April, 2021 (copy enclosed) on the subject cited above which is self explanatory.

All concerned are requested that this information may be brought to the notice of all Health Care Workers under your Administrative control.

(DEO NATH SAH)

CHIEF ADMINISTRATIVE OFFICER

Encl. As above

Distribution :-

1. All Chief of Centres
2. The Medical Superintendent
3. Head of Departments
4. The Superintending Engineer
5. The Chief Security Officer
6. All Sr. Administrative Officer / Administrative Officer of various establishments (Including Research Cell)
7. The Sr. Store Officer / Store Officer (D.O./Hospital/Centres/NCI Jhajjar)
8. The Computer Facility - with a request to upload this on official website of the Institute.



Copy for information to:

1. The PPS to Director, AIIMS, New Delhi
2. The PS to Dy. Director (Admn.)/Dean (Acad/Research/Exam)MS/Sr. FA/Dy. Secy./ CAO, AIIMS, New Delhi.

Ms Ankita

Sr 22/05

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Wale

F. No. Z. 21020/16/2020-PH
Government of India
Department of Health and Family Welfare
(Ministry of Health and Family Welfare)

522-A, Nirman Bhavan,
New Delhi-110001
Dt. 26 April, 2021

To

**The Additional Chief Secretaries (Health)/Principal Secretaries (Health)/
Secretaries (Health) of all States/UTs**

Sub:- Renewal of Pradhan Mantri Garib Kalyan Package: Insurance Scheme for
Health Workers fighting COVID-19 for a further period of 180 days - reg.

Madam/Sir,

As you are aware, Pradhan Mantri Garib Kalyan Package (PMGKP): Insurance Scheme for Health Workers Fighting Covid-19 was launched w.e.f. 30.03.2020 to provide comprehensive personal accident cover of Rs. 50 lakh to 22.12 lakh healthcare providers, including community health workers and private health workers drafted by the Government for Covid-19 related responsibilities, who may have to be in direct contact and care of Covid-19 patients and who may be at risk of being impacted by this.

2. On account of the unprecedented situation, private hospital staff/ retired/volunteer/ local urban bodies/contract/daily wage/ ad-hoc/outourced staff requisitioned by States/ Central hospitals/autonomous hospitals of Central/States/UTs, AIIMS & INIs/ hospitals of Central Ministries specifically drafted for care of Covid-19 patients were also covered under the scheme.
3. The Scheme was implemented through the purchase of an Insurance Policy by Ministry of Health & Family Welfare (MoHFW) from the Public Sector New India Assurance Company Limited (NIACL). Initially the validity of the Insurance Policy was for 90 days.
4. After the launch of the Scheme, it emerged that the pandemic may continue to affect population in India for a longer period. Therefore, to ensure the safety net to Health Workers working in the frontline, the scheme was extended twice up to 24.03.2021. Also, the number of lives covered under the Insurance Policy was increased by payment of additional premium.
5. In February 2021, NIACL was told to continue to process all the claims received under this policy till April 24, 2021. You may kindly recall that States were also intimated about it. There was also an understanding with NIACL to extend the policy as per requirement.

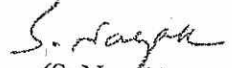
S. Singh

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6. Subsequently, in consultation with NIACL, the insurance policy has been revived w.e.f 24.04.2021 on same terms and conditions for a period of 180 days so as to continue to provide the safety net to the dependents of health workers who are deputed to take care of Covid-19 patients.

7. It is requested that the scheme may be given wide publicity amongst the health workers in your State/UT, who are valiantly fighting Covid-19.

Yours faithfully,



(S. Nayak)

Dy. Secretary to the Govt. of India

011 2306 1288

Copy for information to :

The Chairman & Managing Director, New India Assurance Company Limited, Mumbai

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

FAQs

Question 1: 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.**

Question 2: What is the definition of Accident?

An accident is sudden, unforeseen and involuntary event caused by external, visible and violent means.

Question 3: 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 patients 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.

Question 4: Who can be a volunteer under this scheme?

Volunteers are those who are drafted by the Government Official authorized by Central/State/ UT Government for care and may have come in direct contact of the COVID-19 patient

Question 5: Who are 'Private persons' under this scheme?

- Private persons are those who are engaged by both public & private health care institutions/organization through an agency and were deployed /drafted for care and may have come in direct contact of the COVID-19 patient (with the proof that the service of the agencies were engaged by the institution/organization).

Question 6: 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.

Question 7: Is there any age-limit for health workers under this scheme?

- There's no age limit for this scheme.

Question 8: Is individual enrolment required?

- Individual enrolment is not required.

Question 9: 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.

Question 10: What is the benefit available to the insured persons?

- INR 50 LAKHS will be paid to the claimant of the insured person.

Question 11: Is COVID-19 laboratory test mandatory for claiming the benefit?

- Laboratory report certifying positive medical test is required for loss of life on account of COVID-19. However, it is not required **in case of Accidental loss of life on account of COVID-19 related duty.**

Question 12: Whether expenses incurred on treatment or during quarantine are covered under the scheme?

- Any type of expenses related to treatment or quarantine is not covered.

Question 13: 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.

Question 14: Documents required to claim benefits under this scheme?

a. In case of Loss of life due to COVID19 following documents are required:

- I. Claim form duly filled and signed by the nominee/claimant.
- II. Identity proof of Deceased (Certified copy)
- III. Identity proof of the Claimant (Certified copy)
- IV. Proof of relationship between the Deceased and the Claimant (Certified copy)
- V. Laboratory Report certifying having tested Positive for COVID-19 (in Original or Certified copy)
- VI. Death summary by the Hospital where death occurred (in case death occurred in hospital) (Certified copy).
- VII. Death Certificate (in Original)
- VIII. Certificate by the Healthcare Institution/ organization/ office that the deceased was an employee of /engaged by the institution and was deployed/drafted for care and may have come in direct contact of the COVID-19 patient. For community health care workers, the Certificate should be from Medical Officer of Primary Health Centre (PHC) that ASHA/ASHA Facilitator was drafted for work related to COVID-19.

b. In case of Accidental loss of life on account of COVID-19 related duty following documents are required:

- I. Claim form duly filled and signed by the nominee/claimant.
- II. Identity proof of Deceased (Certified copy)
- III. Identity proof of the Claimant (Certified copy)
- IV. Proof of relationship between the Deceased and the Claimant (Certified copy)
- V. Death summary by the Hospital where death occurred (in case death occurred in hospital)

- (Certified copy).
- VI. Death Certificate (in Original)
 - VII. Post-mortem Report (Certified copy)
 - VIII. Cancelled Cheque (desirable) (in Original)
 - IX. FIR (Certified copy)
 - X. Certificate by the Healthcare Institution/ organization/ office that the deceased was an employee of /engaged by the institution and had an accidental loss of life on account of COVID-19 related duty.

Question 15: Whom to contact in case of any claim?

The institution/department the insured person was working for has to be informed. Insurance company also be intimated at email [id nia.312000@newindia.co.in](mailto:nia.312000@newindia.co.in)

Question 16: What is the process of submission of claim?

- The claimant needs to fill up 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 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.

Question 17: Whom to contact from insurance company?

Divisional office CDU 312000 of The New India Assurance Co.Ltd. located at B-401, Ansal Chambers 1, Bhikaji Cama Place, New Delhi-110066.

Contact persons:-

1. Mrs.Sarika Arora, Divisional Manager, email sarika.arora@newindia.co.in or nia.312000@newindia.co.in
2. Mr.N.Ravi Rao, Deputy Manager, email [id ravin.rao@newindia.co.in](mailto:ravin.rao@newindia.co.in) or niadelbroker20@gmail.com
- 3.Mr.Yogendra Singh Tanwar, Administrative Officer email [id yogendra.tanwar@newindia.co.in](mailto:yogendra.tanwar@newindia.co.in)
