

GOVERNMENT OF INDIA
MINISTRY OF EXTERNAL AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO-2798
ANSWERED ON- 17/03/2022

INSURED DEATHS UNDER PBBY

2798. SHRI JAYADEV GALLA

Will the Minister of EXTERNAL AFFAIRS be pleased to state :-

- (a) whether the Government has maintained any details of the number of deaths among Indian emigrants due to work related accidents in the gulf countries during the last three years;
- (b) if so, the details thereof along with the number of such deaths that have been insured by Pravasi Bharatiya Bima Yojana;
- (c) the number of families who have made claims under the Pravasi Bharatiya Bima Yojana and the percentage of the claims that have been cleared during the said period;
- (d) whether the Government aims to increase the insurance coverage; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS

(SHRI V. MURALEEDHARAN)

(a to c) Data related to deaths of Indian emigrant workers which occurred due to work related accidents and reported to the concerned Missions / Posts, is maintained by the Indian Missions and Posts in the respective countries. Subscription to the Pravasi Bharatiya Bima Yojana (PBBY) is mandatory for all Emigration Check Required (ECR) category workers going to ECR countries. Migrant workers who emigrated to the Gulf countries through legal route after getting Emigration Clearance from the Government are insured against accidental death or permanent disability under PBBY during the period of validity of the PBBY policy. As per information provided by Insurance companies, a total of 63 insurance claims for death of migrant workers were settled during the last three years upto December 2022. The Pravasi Bharatiya Bima Yojana (PBBY) provides an insurance cover of Rs.10 Lakhs in case of accidental death or permanent disability and few other benefits at a nominal insurance premium of Rs.275/- for 2 years or Rs.375/- for 3 years. Government has however, advised the Insurance companies to offer more optional insurance schemes to the emigrant workers in both ECR and ECNR categories with higher insurance coverage. Since the optional schemes with higher insurance coverage entail higher premium, such schemes are purely on voluntary basis and outside the mandatory scheme of PBBY.

(d & e) No proposal to increase the insurance coverage under Pravasi Bharatiya Bima Yojana (PBBY) is currently under consideration.
