

**Government of India
Ministry of Youth Affairs & Sports
Department of Sports**

**LOK SABHA
UNSTARRED QUESTION NO. 3312
TO BE ANSWERD ON 21.03.2023**

Insurance Schemes for Sportspersons

3312. SHRI SHRINIWAS PATIL:

Will the Minister of YOUTH AFFAIRS AND SPORTS be pleased to state:

(a) whether the Government has any insurance or other schemes to protect budding athletes and sportsperson undergoing training at various National Institute of Sports against risks of injuries or accidents which may endanger their sporting careers;

(b) if so, the details thereof and benefits extended to sportspersons in such cases as on date; and

(c) if not, the steps taken by the Government to insure budding sportspersons against such career threatening injuries or accidents?

ANSWER

**THE MINISTER OF YOUTH AFFAIRS & SPORTS
[SHRI ANURAG SINGH THAKUR]**

(a) to (c): Yes, Sir. Under the Scheme of Assistance to National Sports Federation (NSF) of this Ministry, all national campers are insured at the beginning of each financial year. The insurance is extended to both senior and junior campers. The benefits include:

- Medical Insurance Policy of ₹5 Lakh;**
- Personal Accident Policy (Disability/ Death) of ₹25 Lakh;**
- Ayurvedic and Homeopathic treatment;**
- Ambulance facilities;**
- Cashless service/facilities;**
- Inpatient Hospitalisation Expenses;**
- Pre-Hospitalisation Expenses;**

- **Post-Hospitalisation Expenses;**
- **Emergency Ambulance Expenses;**
- **Day Care Procedures/ Treatment Expenses.**

Active elite sportspersons, who have represented India in International competitions, are provided specialized treatments on a case to case basis. Moreover, all athletes are insured with travel insurance during foreign exposures. Further, all the existing athletes under the SAI Promotional Schemes are also covered under the insurance policy.

Also, under the Pandit Deendayal Upadhyay National Welfare Funds for Sportspersons (PDUNWFS) Scheme, an assistance of upto ₹10.00 lakh is extended to ex-sportspersons who have retired from active sports and their family members for medical treatment and assistance of upto ₹5.00 lakh is provided to families of deceased sportspersons. Further, under this scheme, assistance upto ₹5.00 lakh is provided to sportspersons who get injured during training and participation in sports competitions on case to case basis.
