

GOVERNMENT OF INDIA  
MINISTRY OF EXTERNAL AFFAIRS

**LOK SABHA**  
UNSTARRED QUESTION NO.1469  
TO BE ANSWERED ON 28.7.2021

**PRAVASI BHARATIYA BIMA YOJANA**

**1469. DR. SHASHI THAROOR:**

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

- (a) whether the Government intends to expand the scope of Pravasi Bharatiya Bima Yojana (PBBY) to provide insurance cover for Covid-19 affected persons;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) whether such insurance benefits are being offered retrospectively to those impacted by Covid-19;
- (d) if not, the reasons thereof;
- (e) whether the Government intends to make the PBBY scheme applicable to countries other than the Emigration Check Required (ECR) countries as well in the light of the Covid-19 crisis;
- (f) if not, the reasons therefor; and
- (g) whether any other means have been devised to ensure that workers in such countries are covered by some other scheme and if so, the details thereof?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF EXTERNAL AFFAIRS  
[SHRI V. MURALEEDHARAN]

(a) to (d) Pravasi Bharatiya Bima Yojana (PBBY) is available as insurance cover to migrant workers going for employment in foreign countries. The scheme is being implemented by insurance companies authorized by the Government of India. The scheme provides an insurance cover of Rs.10 lakhs in case of accidental death or permanent disability and other benefits at a nominal insurance premium of Rs.275/- for two years or Rs.375/- for three years validity.

The PBBY, as revised in 2017, gives comprehensive general insurance coverage which includes, amongst other benefits, compensation of Rs.10 lakhs in case of personal accident covering death & permanent disability, airfare for insured and attendant to return to India in case of permanent disability, hospitalisation expenses of insured due to any disease / illness up to Rs.1 lakh, maternity expenses for women workers (up to Rs.50,000/-), and hospitalisation expenses of insured's family in India due to illness (Rs.50,000/-), subject to conditions.

(e) & (f) PBBY scheme is mandatory for all Emigration Check Required (ECR) category workers going to ECR countries. PBBY is available as option for all emigrants going to any foreign country for employment.

(g) Indian workers in distress abroad, including due to Covid-19 pandemic, are assisted by Indian Missions and Posts abroad from Indian Community Welfare Fund. The assistance includes boarding and lodging, emergency medical care, legal assistance, payment of small fines, air passage and transportation of mortal remains.

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