



IFFCO-TOKIO GENERAL INSURANCE CO. LTD  
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

ITGI / PBBY / 08

PROSPECTUS

**PRAVASI BHARTIYA BIMA YOJANA**

UIN: IRDAN106P0004V01200607

You work to sustain your family and contribute to your country and society at large. At times, this work takes you outside India and while working, you fulfill your duties of a family person as well as earn foreign exchange for the country. However this work abroad has its pitfalls by exposing you to various kinds of risks and perils. Therefore the Ministry of External Affairs has framed guidelines for all Indian emigrants going abroad for employment purposes with ECR (Emigration Check Required) endorsement on their passport to compulsorily take out this insurance cover.

**Coverage under this Policy:**

Section 1	<b>Personal Accident</b>
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This Section covers you for a Sum Insured of Rs. 10,00,000 against accidental bodily injury leading to death or permanent total disablement resulting into loss of employment within 12 months of bodily injury.

Section 2	<b>Transportation &amp; Airfare for Attendant</b>
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This Section covers the transportation expenses of mortal remains of deceased from place of death abroad to back home in India. Further, this Section also covers the actual reimbursement of economy class return airfare of one Attendant to accompany the mortal remains from place of death to back home in India. The claim for reimbursement must be filed within 90 days of completion of journey.

Section 3	<b>Hospitalisation expenses</b>
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This Section has three parts covering hospitalisation expenses upto Rs. 100,000 of Emigrant, maternity expense upto Rs. 50,000 of female Emigrant and hospitalisation expense upto Rs. 50,000 of family of Emigrant comprising spouse upto 60 years and two children upto 21 years of age in the event of death or permanent disability of Emigrant. The hospitalisation expenses must be incurred as an inpatient in a Hospital/Nursing Home arising out of sickness, disease and/or accident. For Emigrant, coverage is available for treatment in India or in the country where Emigrant is employed abroad,

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whereas for his/her family members, coverage is available for treatment in India only. The coverage for hospitalisation expenses of family of Emigrant is available only if there is a valid claim under Section 1 of this Policy.

The coverage includes following expenses incurred during actual hospitalisation period: -

- Room rent, board, nursing expenses in Hospital, including Registration and Service charges.
- Surgeon, Anaesthetist, Medical Practitioner, Consultant and Specialist fees.
- Cost of Anaesthesia, Blood, Oxygen, Operation Theater, Medicines, Diagnostic Expenses etc. certified by Medical Practitioner.

Section 4	<b>Employment Contingencies and Repatriation Expenses</b>
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This Section covers your one way return airfare to India arising out of loss of employment due to refusal of job by your employer upon your arrival at workplace/ destination abroad, your premature termination from job within first 3 months for no fault of yours and/or making job contract/agreement disadvantageous to you. Further, this Section also covers termination of job within first 12 months of inception of cover, provided that such termination arises out of your becoming medically unfit to commence, continue or resume working.

Section 5		<b>Legal Expenses</b>
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This Section covers your litigation expenses relating to contingencies involved with employment, provided the grounds of such litigation are justified by concerned Ministry in the country of employment.

What important things you must bear in mind: -

- All the expenses relating to Section 4 (Employment Contingencies) and Section 5 (Legal Expenses) must be certified by Indian Mission/Post abroad.
- The bodily injury resulting in death, permanent total disablement, disease/sickness/maternity resulting into hospitalisation must take place within Period of Insurance as well as during employment period abroad.
- The benefit/reimbursement payable under this Policy is subject to Sum Insured/Limit mentioned in the respective Section/Subsection of the Policy.
- All the bills, voucher, tickets, receipts must be filed with claim.
- All claims will be settled in Indian currency.
- All the reimbursements and benefits under this Policy are available only if you work for the same employer, same country and in the same profession which has
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been declared by you in the Proposal Form and accepted by us as incorporated in the Policy Schedule.

- The insurance cover is granted for a two year period, for which the normal premium is Rs. 275 plus Service Tax. The premium for 3 years cover shall be Rs 325 plus Service Tax.

Who can apply for this Policy: -

This Policy is available to only those Emigrants who have availed of this cover before leaving India and whose passport is endorsed as Emigration Check Required.

Easy Claim Process: -

Hospitalisation claims under Pravasi Bhartiya Bima Yojna are settled on reimbursement basis, for which completed Claim Form is required to be submitted along with original documents like bill, receipt, discharge certificate of hospital, cash memos of chemist with prescription, pathological test reports and receipts, certificate of attending doctor etc. Original air tickets, transportation receipt, certification by Indian Mission/Post and/or other related documents are required for transportation/repatriation claims.