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| http://www.indianconsulate-sf.org/images/ashokachkra.gif | EMBASSY OF INDIAKUWAIT |

**PRESS RELEASE**

**Subject: PBBY Insurance claim procedure simplified**

            Emigration Clearance Required (ECR) Indian passport holders are required to take mandatory insurance policy, known as, Pravasi Bharatiya Bima Yojana (PBBY) with an insurance cover up to Rupees 10 lakh.  The amount is payable to the nominee or legal heirs in case of work-related death or permanent disability to the emigrant.  The Scheme also provides for medical expenses for injuries and ailment up to Rs. 75,000, repatriation of medically unfit, family hospitalization expenses in India up to Rs. 50,000, maternity benefit up to Rs. 25,000 and legal expenses up to Rs. 30,000, etc.

2.         Taking into consideration problems being faced by nominee or legal heirs in submitting insurance claims under the PBBY, a simplified online claim procedure, **“Submit Claim for PBBY”** has been implemented in e-Migrate system.

3.         The insurance claims under Pravasi Bharatiya Bima Yojana (PBBY) can now be directly assigned to the insurance agencies, if lodged in e-Migrate system by Indian Embassy / Overseas Workers Resource Centre (OWRC) / Protector of Emigrants (POE) or the applicants.

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