

No.B.13021/114/2020-DMR
GOVERNMENT OF MIZORAM
DISASTER MANAGEMENT & REHABILITATION DEPARTMENT

Aizawl, the 4th of May, 2020

OFFICE MEMORANDUM

Subject : Insurance Policy for workers fighting COVID-19.

The Government of India, Ministry of Health and Family Welfare has implemented an insurance policy for workers fighting COVID-19 under Pradhan Mantri Garib Kalyan Yojana (PMGKY). The main features of the Policy are:

1. The Policy offers insurance cover to various COVID-19 fighters who may have to be in contact with COVID-19 patient and whose loss of life is due to COVID-19 and/or accidental loss of life on account of COVID-19 related duties.
2. The benefit under this policy is Rs. 50.00 lakh payable to the nominee(s) of the insured/deceased persons.
3. **Loss of life due to COVID-19:** The following category of persons shall be covered under this policy –

A. Healthcare Providers.

(i) Those employees (Regular/Adhoc/Contractual/Daily Wagers/retired Government Officials/Private individuals) who may have to be in direct contact/care of COVID-19 patients engaged by -

a) Healthcare facilities of Central/State Government or Urban Local Bodies.

b) Autonomous/PSU hospitals of Central/State Government, AIIMs, INIs and hospitals of Central Ministries.

(ii) Employees of private health care institutions.

(iii) Private persons engaged by health care institutions/organizations (both public and private) through agencies.

B. Community Health Workers (ASHAs and ASHA Facilitators)

C. Volunteers drafted for COVID-19 related responsibilities by Government officials authorized by the State Government.

Claim under this category shall be made in the prescribed Form I

4. **Accidental death on account of COVID-19 related duty:**

This will cover all the above categories of persons and any other category of persons who are assigned COVID-19-related duties. The

death should be caused by an accident due to COVID-19-related duty performed by the deceased, which is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Claim under this category shall be made in the prescribed Form II.

5. For loss of life on account of COVID-19, laboratory report certifying COVID-19 positive medical test is required. However the same is not required in case of accidental loss of life on account of COVID-19-related duties.
6. Neither registration nor premium subscription is required. The entire amount of premium of this scheme is being borne by the Ministry of Health & Family Welfare, Government of India.
7. Employees under Government organizations are already properly recorded. Those under private healthcare establishments are required to be recorded. Accordingly, the concerned authority should submit their list of employees to Dr. Vanlalrengpuia, Member, Task Force on Insurance preferably through e-mail in Excel format at dr.rengpuia.chinzah@gmail.com
8. **Claim Certifying Authority:**
 - A. For all claims in respect of health care providers and community workers, Director of Health Services or Director of Hospital and Medical Education shall be the Claim Certifying Authority.
 - B. For claims in respect of various district work forces, including local and village level task forces, the Deputy Commissioner concerned shall be the Claim Certifying Authority.
 - C. For all other claims, the Head of Administrative Department/ Secretary shall be the Claim Certifying Authority.
9. **Nominee:**
 - A. For all Government servants, the nominee for these policies shall be the nominee (s) made in respect of Death-Cum-Retirement Gratuity (DCRG).
 - B. For workers not having nominee for DCRG and workers not entitled to DCRG, they should submit their nominee (s) to their controlling officer/authority at the earliest showing relationship with the nominee along with documentary proof.
 - C. For others, who are not covered under 9.1 and 9.2, they are to be governed by the priority list as being followed for deciding railway accident claims.

10. **Making Claims:**

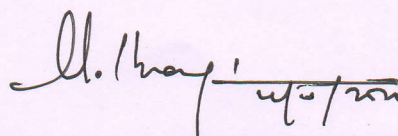
- A. Claims shall be made by the nominee of the deceased person either in Form I or Form II as the case may be. Claims in Forms I and II are enclosed herewith and all necessary documents to be submitted along with claim forms and necessary testimonial/ certificates regarding proof of engagement/ employment, etc. and certain clarifications are shown in detail.
- B. The institution/organization/department the insured person workings for has to be informed along with the Insurance Company at e-mail id nia.312000@newindia.co.in.
11. There is **no age bar** in this policy.
12. The **duration** of this policy, unless extended, is for **90 days starting from 30th March, 2020**.
13. This policy does not cover any expenses related to treatment or quarantine.
14. In case any problem arises, members of the Task Group on Insurance may be approached who will render all possible help.

Sd/- **LALNUNMAWIA CHUAUNGO**
Chief Secretary, Mizoram &
Chairman,
State Executive Committee
State Disaster Management Authority

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Copy to:

1. P.S to Chief Minister, Mizoram
2. P.S to Deputy Chief Minister, Mizoram.
3. P.S to Speaker/Ministers/Deputy Speaker/Ministers of State
4. All Members of Mizoram Legislative Assembly.
5. All Administrative Heads of Department.
6. All Heads of Department.
7. All Deputy Commissioners/Chairpersons, District Disaster Management Authority.
8. Director, Disaster Management & Rehabilitation Department.
9. Member-Secretary, State Level Task Force on COVID-19
10. Member-Secretary, Task Group on Insurance.
11. State Control Room, ATI, MINECO.



(Dr MALSAWMTLUANGA FANCHUN)
Under Secretary to the Govt. of Mizoram
Disaster Management & Rehabilitation Department.