

राष्ट्रीय इस्पात निगम लिमिटेड RASHTRIYA ISPAT NIGAM LIMITED

विशाखपट्टणम इस्पात संयंत्र VISAKHAPATNAM STEEL PLANT

विशाखपट्टणम VISAKHAPATNAM-530031

मानव संसाधन विभाग- नियम व नीति

HUMAN RESOURCE DEPARTMENT – POLICIES & RULES

सं.No. HR/RR/7(4)/2020/edak:90

दि.Date: 07.04.2020

विविध परिपत्र MISCELLANEOUS CIRCULAR NO. 01 /20

विषय: प्रधान मंत्री गरीब कल्याण पैकेज: कोविड-19 के विरुद्ध कार्य करनेवाले स्वास्थ्य कर्मियों के लिए बीमा योजना के संबंध में।

Sub: **Pradhan Mantri Garib Kalyan Package: Insurance Scheme for Health Workers Fighting COVID-19 – Reg.**

आर आई एन एल, स्वास्थ्य व अन्य संबद्ध मामलों के संबंध में डॉक्टरों, पैरा-मेडिकल स्टाफ और अन्य स्वास्थ्य संबंधी श्रमिकों तथा उनके आश्रित परिवार के सदस्यों सहित सभी कर्मचारियों की भलाई के लिए कई कदम उठा रहा है। डॉक्टरों, पैरा-मेडिकल स्टाफ और अन्य, जो कोविड-19 रोगियों के साथ सीधे संपर्क में हैं, उनकी देखभाल कर रहे हैं और इससे जिनपर प्रभाव पड़ने का जोखिम है उन लोगों की सुरक्षा, भलाई तथा प्रशंसा सुनिश्चित करने के लिए केंद्र सरकार ने "प्रधान मंत्री गरीब कल्याण पैकेज: कोविड-19 से लड़नेवाले स्वास्थ्य श्रमिकों को 50.00 लाख रुपये का बीमा कवर प्रदान करते हुए बीमा योजना" की घोषणा की।

RINL, has been taking a lot of initiatives for wellbeing of all employees including Doctors, Para-Medical staff and other Health Care Workers and their dependant family members pertaining to health and other allied issues. In order to instil a sense of security, appreciation and ensure well-being of the Doctors, Para-Medical Staff and others, who may have to be in direct contact and care of COVID-19 patients and who may be having risk of being impacted by this, Central Govt. has announced "Pradhan Mantri Garib Kalyan Package: an Insurance Scheme for Health Workers fighting COVID-19" to provide an insurance cover of Rs.50.00 lakhs.

यह 30 मार्च, 2020 से शुरू होकर 90 दिनों की अवधि तक उपलब्ध होगा। यह बीमा कवरेज न्यू इंडिया एश्यरेंस कंपनी लिमिटेड द्वारा प्रदान किया जा रहा है।

This shall be available for a period of 90 days commencing from 30th March 2020. This Insurance coverage is being provided by The New India Assurance Co. Ltd.

इस संदर्भ में अक्सर पूछे जाने वाले प्रश्नों की सूची अनुलग्न है।

In this regard, a list of Frequently Asked Questions(FAQs) is enclosed at **Annexure.**

(देबाशीश रे Debasish Ray)

कार्यपालक निदेशक (मा.सं.)ED(HR)

वितरण : मानक

Distribution: Standard.

This Circular is available on the HR Portal at:

<http://www.vspsite.org:86/hr/CorporateHR/RulesandPolicies/MiscellaneousCircular.aspx>

**Pradhan Mantri Garib Kalyan Package: Insurance Scheme for Health Workers Fighting
COVID-19**

FAQ's

Question 1: What does this Scheme cover?

This accident insurance scheme covers;

- **Loss of life due to COVID19, and**
- **Accidental death on account of COVID-19 related duty.**

Question 2: What is the definition of Accident?

An accident is sudden, unforeseen and involuntary event caused by external, visible and violent means.

Question 3: Who all are covered under the scheme?

- Public healthcare providers including community health workers, who may have to be in direct contact and care of COVID-19 patients and who may be at risk of being impacted by this.
- Private hospital staff and retired /volunteer /local urban bodies/ contracted /daily wage /ad-hoc/outsourced staff requisitioned by States/ Central hospitals/ autonomous hospitals of Central/ States/UTs, AIIMS and INIs/ hospital of Central Ministries can also be drafted for COVID 19 related responsibilities.

Question 4: Who can be a volunteer under this scheme?

Volunteers are those who are drafted **by the Government Official authorized by Central/State/ UT Government** for care and may have come in direct contact of the COVID-19 patient

Question 5: Who are 'Private persons' under this scheme?

- Private persons are those who are engaged by both public & private health care institutions/organization through an agency and were deployed /drafted for care and may have come in direct contact of the COVID-19 patient (with the proof that the service of the agencies were engaged by the institution/organization).

Question 6: When does insurance coverage policy begins and ends?

- The duration of the policy is for a period of 90 days, starting from March 30, 2020.

Question 7: Is there any age-limit for health workers under this scheme?

- There's no age limit for this scheme.

Question 8: Is individual enrolment required?

- Individual enrolment is not required.

Question 9: Whether an individual is required to pay any premium to be eligible under the scheme?

- The entire amount of premium for this scheme is being borne by the Ministry of Health and Family Welfare, Government of India.

Question 10: What is the benefit available to the insured persons?

- INR 50 LAKHS will be paid to the claimant of the insured person.

Question 11: Is COVID-19 laboratory test mandatory for claiming the benefit?

- Laboratory report certifying positive medical test is required for loss of life on account of COVID-19. However, it is not required **in case of Accidental loss of life on account of COVID-19 related duty.**

Question 12: Whether expenses incurred on treatment or during quarantine are covered under the scheme?

- Any type of expenses related to treatment or quarantine is not covered.

Question 13: If a person is having another Personal accident policy or life insurance policy, what is the effect of the same on claim under this policy?

- The benefit/claim under this policy is in addition to the amount payable under any other policies.

Question 14: Documents required to claim benefits under this scheme?

a. In case of Loss of life due to COVID19 following documents are required:

- I. Claim form duly filled and signed by the nominee/claimant.
- II. Identity proof of Deceased (Certified copy)
- III. Identity proof of the Claimant (Certified copy)
- IV. Proof of relationship between the Deceased and the Claimant (Certified copy)
- V. Laboratory Report certifying having tested Positive for COVID-19 (in Original or Certified copy)
- VI. Death summary by the Hospital where death occurred (in case death occurred in hospital) (Certified copy).
- VII. Death Certificate (in Original)
- VIII. Certificate by the Healthcare Institution/ organization/ office that the deceased was an employee of/engaged by the institution and was deployed/drafted for care and may have come in direct contact of the COVID-19 patient. For community health care workers, the Certificate should be from Medical Officer of Primary Health Centre (PHC) that ASHA/ASHA Facilitator was drafted for work related to COVID-19.

b. In case of Accidental loss of life on account of COVID-19 related duty following documents are required:

- I. Claim form duly filled and signed by the nominee/claimant.
- II. Identity proof of Deceased (Certified copy)
- III. Identity proof of the Claimant (Certified copy)
- IV. Proof of relationship between the Deceased and the Claimant (Certified copy)
- V. Death summary by the Hospital where death occurred (in case death occurred in hospital)

(Certified copy).

- VI. Death Certificate (in Original)
- VII. Post-mortem Report (Certified copy)
- VIII. Cancelled Cheque (desirable) (in Original)
- IX. FIR (Certified copy)
- X. Certificate by the Healthcare Institution/ organization/ office that the deceased was an employee of /engaged by the institution and had an accidental loss of life on account of COVID-19 related duty.

Question 15: Whom to contact in case of any claim?

The institution/department the insured person was working for has to be informed. Insurance company also be intimated at email india.312000@newindia.co.in

Question 16: What is the process of submission of claim?

- The claimant needs to fill up claim form along with necessary documents as prescribed and submit the same to Healthcare Institution/ organization/ office where the deceased was an employee of /engaged by the institution.
- The respective institution will give necessary certification and forward it to competent authority.
 - ↳ Competent authority for State/UT is Director General Health Services /Director Health Services/ Director Medical Education or any other Official specifically authorised by the State/UT Government for this purpose.
 - ↳ Competent authority for Central Government, Central Autonomous / PSU Hospitals, AIIMS, INIs and Hospitals of other Central Ministries is Director or Medical Superintendent or Head of the concerned institution.
- Competent authority will forward and submit claim to the insurance company for approval.

Question 17: Whom to contact from insurance company?

Divisional office CDU 312000 of The New India Assurance Co.Ltd. located at B-401, Ansal Chambers I, Bhikaji Cama Place, New Delhi-110066.

Contact persons:-

1. Mrs.Sarika Arora, Divisional Manager, email sarika.arora@newindia.co.in or nia.312000@newindia.co.in

2. Mr.N.Ravi Rao, Deputy Manager, email id ravin.rao@newindia.co.in or niadelbroker20@gmail.com

3.Mr.Yogendra Singh Tanwar, Administrative Officer email id yogendra.tanwar@newindia.co.in
