



PRADHAN MANTRI MATSYA SAMPADA YOJANA

GROUP ACCIDENT INSURANCE SCHEME

FOR FISHERFOLK & OTHERS ENGAGED IN FISHERIES ALLIED ACTIVITIES



**National Fisheries Development Board, Department of Fisheries, Ministry
of Fisheries, Animal Husbandry & Dairying, Government of India**



www.nfdb.gov.in



[nfdbindia](https://twitter.com/nfdbindia)



[nfdbindia](https://facebook.com/nfdbindia)



[nfdbindia](https://youtube.com/nfdbindia)



pmmsygaais@gmail.com



1800-425-1660

Introduction

Group Accident Insurance Scheme (GAIS) broadly mentioned as Insurance for fishers is one of the subcomponents of Pradhan Mantri Matsya Sampada Yojana (PMMSY) under beneficiary oriented centrally sponsored scheme. NFDB is the nodal agency for implementing GAIS under PMMSY

Eligibility:

Fishers in the age group of 18 to 70 years shall be eligible for insurance coverage

Who are Fishers:

Fishers include fishermen, fisherwomen, fish workers, fish farmers, and any other categories of persons directly involved in fishing and fisheries-related allied activities

Service Providers

Insurance Company: M/s Oriental Insurance Company Limited (OICL)

Insurance Intermediary: Providence India Insurance Broking Pvt Ltd (PIIBPL)



Insurance policies & Claim amount

Policy	Description	Coverage	Premium
Policy1	Group Janata Personal Accident Policy (GJPA) covering Death and Permanent Total Disability (PTD).	Rs.5 Lakhs	Rs. 91.00/- (GST Not Applicable)
Policy2	Special Contingency Policy Covering Permanent Partial Disability (PPD) and Hospitalisation.	PPD: Up to Rs.2,50,000/- Hospitalization: Rs.25000/-	Rs. 4.00/- (Incl. of GST)
Total			Rs.95.00/-

The insurance premium sharing pattern -

- The total Premium amount per fisher per annum is Rs.95/-.
- 60:40 between the Central Government & General State Government (Rs.57/-: Rs.38/-)
- 90:10 between the Central Government & North Eastern & Himalayan States (Rs.85.5: Rs. 9.5)
- 100% Central Government Share for UTs – Rs.95/-
- No beneficiary (fishers) contribution
- The insurance coverage will be applicable from the date of paying the insurance premium amount to the insurance company

Insurance Cell

Insurance Cell is established at NFDB to ensure the effective implementation of the GAIS. It comprises officials from NFDB, representatives from insurance intermediary and insurance company. Cell monitors the scheme and coordinates with State/UT fisheries department and Insurance company for settlement of Insurance Claims. For any information the mail can be shared on pmmsygaais@gmail.com.

Claims that can be covered

- Accidents in Sea/ Road / Railway etc.
- Drowning/missing in water bodies
- Accident due to Fire/ handling of poisonous substances
- Stroke of Lightning or Electric Shock

- Accident while working with Machinery
- Murder
- Accident or Death due to falling from heights
- Riots
- Snake Bite / Scorpion Bite / Animal Bite / Rabies / Any injury by any Animal resulting in death or loss of limb/s
- Any other accidents

Claims that cannot be covered

- Suicide or attempt of suicide
- Self-inflicted injury
- Pregnancy Exclusion Clause
- Pre-existing physical or mental defects, infections
- Whilst under the influence of intoxicating liquor or drugs
- An insured person committing any breach of law with criminal intent
- Murder by immediate beneficiary/ nominee
- Natural death



How to intimate insurance claims

- Letter to NFDB Insurance Cell/Insurance Company/ /Intermediary (Date of Postage in case of **RPAD** and date of receipt in all other cases)
- e-Mail to NFDB Insurance Cell through **Mail ID: pmmsygais@gmail.com**

Timelines

- Claim Intimations to be intimated to the Insurance Company **within 120 days** from the date of the accident.
- Claim documents are to be submitted to the Insurance Company **within 180 days** from the date of the accident.
- Insurance Cell shares Claim Intimations to the Insurance company within **3 working days**.
- State/District Fisheries Officials will send any received Claim Intimations to the Insurance Cell **within 7 working days**.
- State/District Fisheries Officials will send original Claim documents with covering letter to the Insurance Cell **Within 7 working days** after proper verification of records which can be uploaded through MIS followed by sharing all the documents through post or in person.
- M/s OICL will settle the Claim **within 15 working days** after the receipt of all relevant documents.

Check list of claim documents:

1. Claim intimation form original
2. Insurance claim form original duly filled & signed by the insured/claimant
3. Certified copy of First Information Report (FIR)

4. **Certified copy of panchanama (Spot panchanama / Inquest panchanama)**
5. **Certified copy of post-mortem report (PME)**
6. **Certified letter of District Fisheries official and recommendation letter from head office of State Fisheries Department**
7. **Original Death Certificate**
8. **Original family member certificate (Legal Heir certificate)**
9. **Newspaper clippings if any**
10. **Medical report/death summary from the hospital**
11. **National Electronic Funds Transfer (NEFT) bank account form duly signed by concerned bank official**
12. **Discharge voucher signed by the claimant after affix rupee1/- revenue stamp**
13. **Statement of two witnesses in case of drowning**
14. **FSL(Forensic Science Laboratory) report/ Chemical Analysis Report findings in case of drowning or poisonous substance handling or peculiar cases**
15. **Valid Driving License (road accident whilst insured is the driver)**
16. **Final Investigation Report (FIR) from police authorities**
17. **Aadhar card copy/Voter ID copy/Ration Card- as address proof**
18. **PAN Card of the nominee**
19. **Fishermen cooperative society membership certificate/Fishing License**
20. **Affidavit/ No Objection Certificate (in case of more than one family member)**
21. **Indemnity bond for missing cases**
22. **Evidence for drowning and other peculiar cases**



National Fisheries Development Board
Fish Building, Pillar No:235, PV Narasimha Rao Expy, SVPNPA, Hyderabad, Telangana 500052



Toll-Free Number of NFDB (1800-425-1660)
Mail ID : pmmsygais@gmail.com