



**Embassy of India  
Doha, Qatar**

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**ADVISORY**

**Standard Operating Procedure (SOP) for**

**Online Submission of PBBY Policy Claims on e-Migrate Website**

Government of India has drawn up a Standard Operating Procedure for online submission of PBBY (Pravasi Bharatiya Bima Yojana) claim for policies purchased by an emigrant before emigration. Complainants (public user) themselves or users registered in eMigrate system/Recruiting Agents can raise the request for the claim for PBBY policy in case of eventuality (covered under the policy) occurs to the emigrant. Insurance agencies shall also be required to register claim with eMigrate systems for those claims which are directly received by them.

## Standard Operating Procedure (SOP) for online 'Submit Claim for PBBY policy' on emigrate.gov.in

Complainants (public user) themselves or users already registered in eMigrate system such as POE, PGE Office users, Indian Mission users, OWRC users or Recruiting Agents can raise the request for the claim for PBBY policy in case of eventuality (covered under the policy) occurs to the emigrant, provided the policy was purchased by the emigrant before emigration. The Insurance Agencies shall also be required to online register the claims with eMigrate system for all those claims which are directly received by them. Following are the steps for registering these claims-

1. Step 1. For internal users, they have to choose following option under their login as shown in the screen below for initiating the request for PBBY claim –
  - a. Screen for Internal users

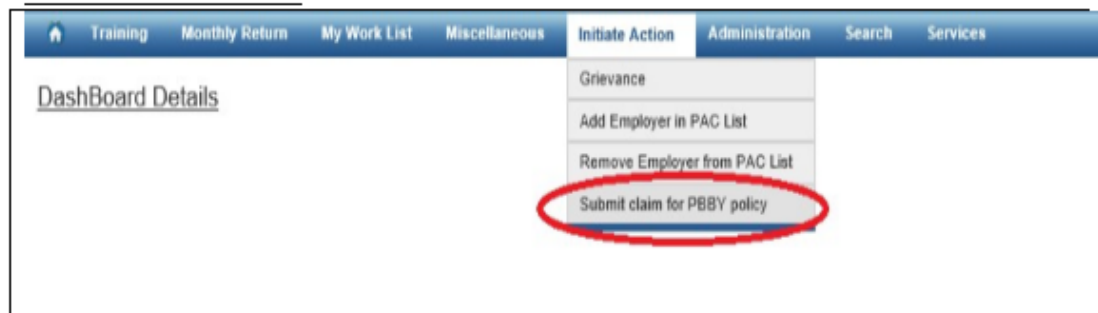


Figure 1

- b. For public users, following option is to be selected by them-

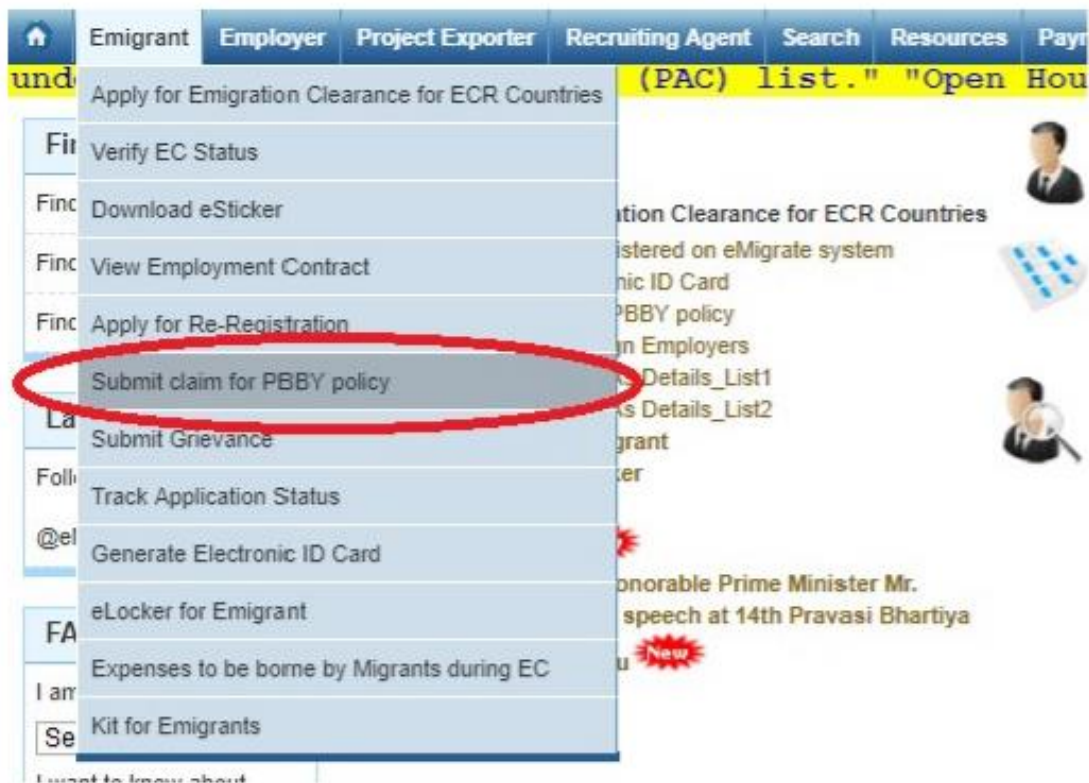


Figure 2

2. Step 2- User is required to provide the Passport No. of the emigrant insured under PBBY policy. Mobile No. or email id is mandatory for public users for one time password (OTP) validation.

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**eMigrate** सरल सुरक्षित प्रवासन

Ministry of External Affairs  
Overseas Employment Division  
www.mea.gov.in

Emigrant Employer Project Exporter Recruiting Agent Search Resources Payment Office Orders PBBY Policy

### Record PBBY Claim

**Instructions:**

- Fields marked with \* (asterisk) are mandatory. To avoid mistake(s), please refer guidelines and instructions.
- Please do not press F5 or Back button

**Generate OTP for PBBY Claim**

Passport Number\*

Mobile Number

Email Id

Cancel Clear Validate

Figure 3

3. Step 3 - After successful OTP validation, user is required to complete the 'Emigrant and Insurance Details' form-
  - a. If emigrant's details are available with eMigrate system from the Emigration Clearance (EC) data, the emigrants' details shall be auto displayed as indicated below. In such case, only beneficiary detail are to be provided.

Record emigrant PBBY Claim

Emigrant and Insurance Details PBBY Claim Details Upload Document

**Instructions:**

- Fields marked with\*are mandatory.
- Please do not press F5 or Back button

**Personal Details**

Name as on Passport (First Name)\* ABCDEF Surname

Date of Birth\* 14/07/1984 Passport Number\* A12xxxx

Address\* ABC ABC CENTRAL DELHI DELHI INDIA

Visa Number\* 1234567890 Visa Expiry Date\* 23/01/2018

Gender\* Female Country of Emigration\* KUWAIT

**Insurance Details**

Insurance Policy Number\* 12345 Insurance Policy Issued on\* 22/07/2017

Insurance Policy period(in months)\*  Insurance Agency\* IFFCO-TOKIO GENERAL INS

Insurance Policy Amount\* 1000000

**Beneficiary Bank Details**

Name of Beneficiary\*  Account No of Beneficiary\*

Name of Bank\*

Cancel Save & Next

Figure 4

- b. If emigrant's details are not available with eMigrate system from the Emigration Clearance (EC) data, the details of emigrants shall be required to be filled by the user as shown in the screen below-

Record emigrant PBBY Claim

The screenshot shows the 'Emigrant and Insurance Details' tab of the 'Record emigrant PBBY Claim' form. It includes an 'Instructions' box stating that fields marked with an asterisk are mandatory and to avoid F5 or Back buttons. The form is divided into three sections: 'Personal Details', 'Insurance Details', and 'Beneficiary Bank Details'. 'Personal Details' includes fields for Name as on Passport (First Name), Surname, Date of Birth, Passport Number (Z2345678), Address, Visa Number, Visa Expiry Date, Gender (Male/Female), and Country of Emigration. 'Insurance Details' includes Insurance Policy Number, Insurance Policy Issued on, Insurance Policy period (in months), Insurance Agency, and Insurance Policy Amount. 'Beneficiary Bank Details' includes Name of Beneficiary, Account No of Beneficiary, and Name of Bank. At the bottom are 'Cancel' and 'Save & Next' buttons.

Figure 5

4. Step 4- After completing the form 'Emigrant and Insurance Details, user shall click 'Save and Next' to complete the PBBY Claim form by providing the eventuality ( incident) details. 'Types of Eventuality' shall be chosen as given in the Figure 7

The screenshot shows the 'PBBY Claim Details' tab of the 'Record emigrant PBBY Claim' form. It includes the same 'Instructions' box. The form fields include: Type of Eventuality (dropdown), Date of Eventuality, Place of Eventuality, Country of Eventuality, common.label.dtfbdytmSprt (calendar icon), Financial Assistance (dropdown), Reported By (radio buttons for Other and Self), Name, Relationship with Emigrant, and Description of Eventuality. At the bottom are 'Previous', 'Clear', and 'Save & Next' buttons.

Figure 6

PBBY Claim Details	
Type of Eventuality *	Select an option
Place of Eventuality *	Claim for Rs 10,00,000 for Accidental Death during the employment
common.label.dtfbodytrnsprt'})	Claim for Rs 10,00,000 for permanent disability resulting in the loss of employment
Reported By *	Reimbursement of expenses to concerned Mission if repatriation of the worker is arranged by Mission
Relationship with Emigrant	Reimbursement of cost of transporting the dead body of the Insured worker
Description of Eventuality *	Reimbursement of the return airfare of one attendant while transporting the dead body
	Reimbursement of hospitalization expenses upto Rs. 50,000 for worker for treatment in India or in country of employment
	Cashless facility for Hospitalization expenses upto Rs. 50,000 for worker when the treatment is in India
	Reimbursement of one way airfare in case of being declared medically unfit/ termination of contract within 1st year of taking Insurance
	Reimbursement of one way airfare in case of emigrant not received by the employer on arrival or employment contract conditions are substantially changed
	Hospitalization cover of Rs. 25,000 for spouse and 2 children under 21 years of age in case of death/ permanent disability of insured emigrant
	Maternity benefits to women emigrants on actuals with a minimum cover of Rs. 20,000
	Reimbursement for legal expense upto Rs 25000/- relating to his employment in country of employment
	Reimbursement of the return airfare of one attendant and cost of transporting the dead body

Figure 7

- Step 5- The supporting documents should be uploaded for faster claim process and user should click 'Submit' button to complete the procedure. If user does not provide the supporting documents, information needed and valid contact details of the complainant, the claim request shall not be forwarded to the Insurance Agency and instead be closed without any processing.

Emigrant and Insurance Details	PBBY Claim Details	Upload Document
<b>Instructions:</b> Fields marked with * are mandatory. ■ Documents exceeding 4 MB size will truncate non mandatory documents. ■ Please do not press F5 or Back button		
<b>List of Documents to be uploaded by RA</b>		
Death Certificate		<input type="button" value="Browse"/>
Passport Copy		<input type="button" value="Browse"/>
Insurance Policy		<input type="button" value="Browse"/>
Doctors Report or Mission's Certificate		<input type="button" value="Browse"/>
Police Report		<input type="button" value="Browse"/>
		<input type="button" value="Previous"/> <input type="button" value="Submit"/>

Figure 8

- On successful submission an Application Reference No. (ARN) shall be generated and details of the claim registered are sent to the user by email (if email is provided).
- In case of any difficulty in submitting the online claim by the complainant themselves, the details of claim to be filed can be emailed to the [helpline@mea.gov.in](mailto:helpline@mea.gov.in) along with the supporting document and the contact number of the complainant. On the basis of information provided, OWRC Helpline shall register the claim on behalf of the complainant.
- Claim Request Screening by OWRC Helpline-**
  - The request for the claim submitted in eMigrate system shall be forwarded online to OWRC Helpline for initial screening.
  - OWRC Helpline shall check the details of Emigrant, Insurance Policy, beneficiary and his/ her mobile no. etc. and also the uploaded documents for their completeness. It shall be the

responsibility of the complainant to provide the correct information and documents so that the claim can be processed by the respective Insurance Agency.

- iii) In case given information is not complete, OWRC Helpline shall keep the request on hold for obtaining the details from the complainant. In case the information or the documents provided are incorrect or essential information/ documents are not provided/ uploaded, OWRC shall contact the complainant for providing the same.
- iv) After the essential information/ documents are received by OWRC Helpline from the complainant, OWRC shall upload them online on behalf of the complainant and then forward the claim request to concerned Insurance Agency online through eMigrate.
- v) In case information provided is incorrect or could not be verified/ completed, OWRC Helpline shall close the request without any further action.
- vi) After forwarding the claim to concerned Insurance Agency, the OWRC Helpline shall also lodge a grievance separately in eMigrate system on behalf of the complainant and forward it to the jurisdictional PoE for follow up with the Insurance Agency at their end.

#### **9. Claim request processing by the Insurance Agencies-**

- i) The Insurance Agencies issuing PBBY policies should obtain eMigrate login by contacting [helpdesk@emigrate.gov.in](mailto:helpdesk@emigrate.gov.in) so that they can login in eMigrate system and access the PBBY claims forwarded to them by OWRC online.
- ii) Information and details regarding the claim raised and online forwarded to the Insurance Agency is obtained from the complainant. Hence Insurance Agencies are required to verify the details, eventuality, supporting documents, authenticity of the antecedents of the beneficiary/ nominee and bank details etc., related to the claim request forwarded to them and take action necessary at their end.
- iii) PBBY Agency shall process the claim as per their procedure and shall also update the status in eMigrate system from time to time till the claim is finally processed so that complainant and MEA can monitor the progress of the claims even through eMigrate system.
- iv) Once the claim processing is completed, the Insurance Agency shall send back the claim request to OWRC online.
- v) In case any assistance is required from MEA, the Insurance Agency may contact the jurisdictional POE.
- vi) Insurance Agency shall process the PBBY claim request within specified period from the date of receiving it.
- vii) OWRC, on receiving the claim back from Insurance Agency, shall check the status, update the concerned grievance and then forward the application to the jurisdictional PoE for closure or other necessary action.
- viii) If the claim is finally not settled by Insurance Agency, the PoE shall take it up with the Insurance Agency so as to verify the grounds of not settling the claim. The dependents/ relative of emigrant can pursue the claim related issues through the PoE.