

Insurance mandatory for ECR passport holders from August 1

Jul 24, 2017, 10.31 AM IST



BENGALURU: Starting August 1, insurance will be mandatory for all Emigration Check Required (ECR) category passport holders seeking jobs in 18 countries that have been notified by India.

The move, mooted by the ministry of external affairs (MEA) through the Pravasi Bharatiya Bima Yojana 2017 scheme, will benefit nearly 70% of blue-collared workers proceeding for overseas employment, especially to the Gulf Cooperation Council (GCC) countries. More than six lakh Indian workers with ECR passports go abroad every year to work as skilled, semi-skilled and unskilled workers in industrial, construction, sanitation, domestic and agricultural sectors.

According to the MEA notification, every Indian applying for emigration clearance from the concerned Protector of Emigrants (PoE) should obtain an insurance policy for a minimum period of two or three years and should be covered for a sum of Rs 10 lakh in the event of accidental death or permanent disability leading to loss of employment while working abroad.

Insurance will be valid irrespective of change of employer or the insured worker's location during the policy period. It'll also remain valid during the person's visit to India or any third country. The Central government's decision to make insurance mandatory for ECR workers will be a gamechanger for states such as Kerala, Karnataka, Andhra Pradesh, Telangana and Tamil Nadu which supply the major chunk of blue-collared workers for overseas employment. While Kerala has developed its own mechanism to provide insurance cover, the NRI Forum (Karnataka) member secretary, K Muralidhara told TOI: "Insurance for

ECR workers is a good move. Most of the blue-collared workers going abroad do not opt for insurance. It is only when something goes wrong they realize its important. In fact, we had been getting requests seeking financial help and our forum's deputy chairperson Arathi Krishna had discussed the issue with external affairs minister Sushma Swaraj."

Over 1.5 lakh workers from Karnataka work in Gulf countries and the state government was planning to announce an insurance coverage of up to Rs 2 lakh at a cost of Rs 99 per person.

The mandatory insurance cover will help create a database of ECR workers abroad, which was one of the major demands put forth by non-resident Indians during the 14th Pravasi Bharatiya Divas in Bengaluru earlier this year.