

**Government of Pakistan**  
**Ministry of Overseas Pakistanis &**  
**Human Resource Development**

No. 3-17/2013-Emig-1/132/Vol-IV

Islamabad, the 14<sup>th</sup> March, 2018

**Subject: ENDORSEMENT OF MIGRANTS GROUP INSURANCE CONTRACT**

Emigrants Group Insurance Scheme was started in 1982 for the welfare of migrant workers. From time to time, the Bureau of Emigration and Overseas Employment (BE&OE) and State Life Insurance corporation (SLC) signed different Group Insurance contracts for the Group Insurance of intending emigrants.

2. According to the previous contract, emigrant risk was covered for Rs. 1.0 Million against one time premium of Rs. 2000/- for a period of two years, which was renewable for a further period of premium amount.

3. In order to maximize the welfare of emigrants, the Emigrants Group Insurance Contract with State Life Insurance Corporation of Pakistan has been amended. As per amendment, a premium of Rs. 2,500 will be for a period of five years, instead of the earlier risk coverage period of two years. The emigrants will also stay insured even after coming back to Pakistan till the completion of five years. The amendment scheme has been implemented from 1<sup>st</sup> January 2018.

4. The detailed features of disability cover under the contract are elaborated as under:

S. No.	Nature of disability	Percentage of principal sum
01	Loss of two limbs or both eyes or one limb and one eye	100%
02	Loss of one arm or one leg	50%
03	Loss of one eye or loss of vision in one eye being total and irrecoverable	50%
04	Permanent and total deafness in two ears	50%
05	Loss of arm below elbow or loss of leg below knee	35%
06	Functional stoppage of any limb	10 to 50%

5. This issues for the information of all concerned.

**(Shazia Naureen)**  
**Section Officer (Emig-I)**  
**Tele: 9209553**