

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4754  
ANSWERED ON:23.04.2010  
DISCRIMINATION IN INSURANCE COVERAGE  
Ahir Shri Hansraj Gangaram

**Will the Minister of FINANCE be pleased to state:**

- (a) whether according to insurance policy a general employee is given a maximum insurance cover of rupees five lakh whereas a handicapped employee is given the insurance cover of rupees one lakh only;
- (b) if so, the reasons for this discrimination;
- (c) whether the Government has submitted an affidavit in the Delhi High Court in this regard;
- (d) if so, the details thereof; and
- (e) the corrective measures taken/proposed to be taken by the Government to remove the said discrimination?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAINMEENA)

(a)&(b): The Life Insurance Corporation of India (LIC) has informed that it does not discriminate on the quantum of insurance that can be granted to handicapped persons. The amount of insurance would normally depend upon age and income of the life to be assured and thus there is no discrimination against a handicapped employee as compared to a general employee. Further the Insurance Regulatory and Development Authority (IRDA) has reported that it has not stipulated the maximum cover to be granted for insurance in respect of general employees or handicapped employees. (c): This Department has not filed any affidavit in Delhi High Court in this regard,

(d) & (e): Do not arise.