

**GOVERNMENT OF INDIA
DEFENCE
LOK SABHA**

UNSTARRED QUESTION NO:2636
ANSWERED ON:10.12.2012
INSURANCE COVER TO DEFENCE PERSONNEL
Mahendrasinh Shri Chauhan

Will the Minister of DEFENCE be pleased to state:

- (a) the details of insurance cover provided to various categories of defence personnel by the Government; and
- (b) whether the Government proposes to provide insurance cover to their families also?

Answer

MINISTER OF DEFENCE (SHRI A.K. ANTONY)

(a) Ex-gratia payments are made by the Government in the event of death of defence service personnel in the performance of bonafide official duties. The existing orders provide for payment of Ex-gratia of Rs.10.00 lakhs in cases of death occurring due to accidents in the course of performance of duties and in cases of death occurring in the course of performance of duties attributable to acts of violence by terrorists, etc. Ex-gratia of Rs.15 lakhs is admissible in cases of death during enemy action in war or border skirmishes or in action against militants, terrorists, etc. and death occurring while on duty in specified high altitude, inaccessible border posts, etc. on account of natural disasters, extreme weather conditions. Further, Ex-gratia of Rs.20.00 lakhs is admissible in cases of death occurring during enemy action in international war or war like engagements which are specifically notified. In addition to the Ex-gratia payments, insurance cover is provided to Army, Navy and Air Force personnel under Army Group Insurance Fund, Naval Group Insurance Fund and Air Force Group Insurance Fund respectively which are registered societies under the Societies Act XXI of 1860. The insurance is wholly self-supporting and self-administered Scheme with a view to provide compulsory Group Insurance cum Saving Scheme to defence service personnel while in service. The Group Insurance Scheme is also providing post retirement insurance cover under Extended Insurance Scheme up to a specified age. These insurance coverage are in addition to Ex-gratia payments made by the Government in the event of death or disability pension.

(b) No, Madam.