

**GOVERNMENT OF INDIA  
DEFENCE  
LOK SABHA**

UNSTARRED QUESTION NO:3283  
ANSWERED ON:18.03.2013  
INSURANCE COVER TO DEFENCE PERSONNEL  
Mahendrasinh Shri Chauhan

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

- (a) whether any insurance cover is being provided to various categories of defence personnel;
- (b) if so, the details thereof, category-wise;
- (c) if not, whether the Government proposes to provide insurance facilities to the defence personnel and their families; and
- (d) if so, the details thereof?

**Answer**

MINISTER OF DEFENCE (SHRI A.K. ANTONY)

(a) to (d): A statement is attached.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF LOK SABHA UNSTARRED QUESTION NO. 3283 FOR ANSWER ON 18.3.2013

(a) to (d): Details of insurance cover available to Armed Forces personnel are as under:

Army:

Army has a Insurance Scheme being run by Army Group Insurance Fund (AGIF) which was established on 1st January 1976 with the approval of the President of India. It is a registered Society under the Societies Act XXI of 1860 and is fully subscribed by members. It is a wholly self-supporting compulsory subscribed and self administered scheme which functions under the aegis of Adjutant General's Branch with a view to provide compulsory Group Insurance cum Saving Scheme to all Army personnel while in service.

Navy:

Insurance cover is provided to Naval Personnel under Naval Group Insurance Scheme which is registered under the Societies Act XXI of 1860. The Insurance is wholly self contributory and self administered scheme with no funding by the Government.

Air Force:

The insurance cover to Air Force personnel is provided by Air Force Group Insurance Scheme and is contributory in nature.