No. Z-11025/10/2017-OE III
Government of India
Ministry of External Affairs

Akbar Bhawan, New Delhi,
Dated the 6th September, 2017.

CIRCULAR

Subject: Standard Operating Procedure (SOP) for filling of PBBY claim On-Line regarding.

In continuation of this Ministry’s Circular of even number dated 30.05.2017, all the concerned stakeholders are informed that the Ministry has drawn-up a Standard Operating Procedure (SOP) for online submission of PBBY claim request, a copy of which is enclosed for guidance and facilitate proper implementation.

2. This issues with the approval of Protector General of Emigrants.

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Distribution:-

1. All the Protector of Emigrants.
2. All Indian Missions in ECR countries.
3. All State Government Nodal Officers for NRI/Overseas Indian Affairs.
4. All the Insurance Agencies issuing PBBY policy.
5. Recruiting Agents, Foreign Employers, Project Exporters
6. General Public/Emigrants
7. Project Director, eMigrate, TCS.
8. OWRC.

Copy for information to:-

1. PSO to Secretary (OIA & CPV)
2. Joint Secretary (OIA-I)
3. Director(OE-I)/Deputy Secretary (OE-III)
Standard Operating Procedure (SOP) for online ‘Submit Claim for PBBY policy’ on emigrate.gov.in

Complainants (public user) themselves or users already registered in eMigrate system such as POE, PGE Office users, Indian Mission users, OWRC users or Recruiting Agents can raise the request for the claim for PBBY policy in case of eventuality (covered under the policy) occurs to the emigrant, provided the policy was purchased by the emigrant before emigration. The Insurance Agencies shall also be required to online register the claims with eMigrate system for all those claims which are directly received by them. Following are the steps for registering these claims:

1. Step 1. For internal users, they have to choose following option under their login as shown in the screen below for initiating the request for PBBY claim –
   a. Screen for Internal users

   ![Dashboard Details]

   Figure 1

   b. For public users, following option is to be selected by them:
If emigrant’s details are not available with eMigrate system from the Emigration Clearance (EC) data, the details of emigrants shall be required to be filled by the user as shown in the screen below-
5. Step 5- The supporting documents should be uploaded for faster claim process and user should click 'Submit' button to complete the procedure. If user does not provide the supporting documents, information needed and valid contact details of the complainant, the claim request shall not be forwarded to the Insurance Agency and instead be closed without any processing.

6. On successful submission an Application Reference No. (ARN) shall be generated and details of the claim registered are sent to the user by email (if email is provided).

7. In case of any difficulty in submitting the online claim by the complainant themselves, the details of claim to be filed can be emailed to the helpline@mea.gov.in along with the supporting document and the contact number of the complainant. On the basis of information provided, OWRC Helpline shall register the claim on behalf of the complainant.

8. **Claim Request Screening by OWRC Helpline**
   i) The request for the claim submitted in eMigrate system shall be forwarded online to OWRC Helpline for initial screening.
   ii) OWRC Helpline shall check the details of Emigrant, Insurance Policy, beneficiary and his/ her mobile no. etc. and also the uploaded documents for their completeness. It shall be the
responsibility of the complainant to provide the correct information and documents so that
the claim can be processed by the respective Insurance Agency.

iii) In case given information is not complete, OWRC Helpline shall keep the request on hold for
obtaining the details from the complainant. In case the information or the documents
provided are incorrect or essential information/documents are not provided/uploaded,
OWRC shall contact the complainant for providing the same.

iv) After the essential information/documents are received by OWRC Helpline from the
complainant, OWRC shall upload them online on behalf of the complainant and then
forward the claim request to concerned Insurance Agency online through eMigrate.

v) In case information provided is incorrect or could not be verified/completed, OWRC
Helpline shall close the request without any further action.

vi) After forwarding the claim to concerned Insurance Agency, the OWRC Helpline shall also
lodge a grievance separately in eMigrate system on behalf of the complainant and forward it
to the jurisdictional PoE for follow up with the Insurance Agency at their end.

9. Claim request processing by the Insurance Agencies:

i) The Insurance Agencies issuing PBBY policies should obtain eMigrate login by contacting
helpdesk@emigrate.gov.in so that they can login in eMigrate system and access the PBBY
claims forwarded to them by OWRC online.

ii) Information and details regarding the claim raised and online forwarded to the Insurance
Agency is obtained from the complainant. Hence Insurance Agencies are required to verify
the details, eventuality, supporting documents, authenticity of the antecedents of the
beneficiary/nominee and bank details etc., related to the claim request forwarded to them
and take action necessary at their end.

iii) PBBY Agency shall process the claim as per their procedure and shall also update the status
in eMigrate system from time to time till the claim is finally processed so that complainant
and MEA can monitor the progress of the claims even through eMigrate system.

iv) Once the claim processing is completed, the Insurance Agency shall send back the claim
request to OWRC online.

v) In case any assistance is required from MEA, the Insurance Agency may contact the
jurisdictional PoE.

vi) Insurance Agency shall process the PBBY claim request within specified period from the date
of receiving it.

vii) OWRC, on receiving the claim back from Insurance Agency, shall check the status, update
the concerned grievance and then forward the application to the jurisdictional PoE for
closure or other necessary action.

viii) If the claim is finally not settled by Insurance Agency, the PoE shall take it up with the
Insurance Agency so as to verify the grounds of not settling the claim. The dependents/
relative of emigrant can pursue the claim related issues through the PoE.
4. Step 4- After completing the form ‘Emigrant and Insurance Details, user shall click ‘Save and Next’ to complete the PBBY Claim form by providing the eventuality (incident) details. ‘Types of Eventuality’ shall be chosen as given in the Figure 7.
2. Step 2 - User is required to provide the Passport No. of the emigrant insured under PBBY policy. Mobile No. or email id is mandatory for public users for one time password (OTP) validation.

3. Step 3 - After successful OTP validation, user is required to complete the 'Emigrant and Insurance Details' form:
   a. If emigrant's details are available with eMigrate system from the Emigration Clearance (EC) data, the emigrants' details shall be auto displayed as indicated below. In such case, only beneficiary detail are to be provided.