Applicant shall select the PBBY Agency, using the Passport No. and ARN No. of Emigration Application submitted. On selecting the name of PBBY Insurance Agency, details based on the information provided in Emigration Application shall be sent by eMigrate system to the selected PBBY Agency online. Subsequently the applicant shall be redirected to Payment Gateway of the selected PBBY Agency to complete the purchase of PBBY Policy by making the payment.

**STEPS**

1. After the Emigration Application is submitted and ARN is generated, the applicant shall select the PBBY Agency from the option ‘Select PBBY Agency’ available under PBBY Policy on emigrate.gov.in.

2. Under ‘Select PBBY Agency’ applicant shall provide the Passport No. and the ARN No. and click ‘Validate’ button.
3. If a valid Passport No. corresponding to the ARN is provided, applicant, the option to provide ‘Insurance Period’ and select any of the following, is displayed on the screen (in alphabetical order)-
   a) Iffco - Tokio General Insurance
   b) New India Assurance (NIA)
   c) Oriental Insurance Company (OIC)

4. Details required to issue the policy are sent by eMigrate system to the selected PBBY Agency, based on the information provided in Emigration Application form.

5. In case of NIA and OIC,
   a. The Proposal No. received from Insurance Agency is displayed.
b. Details of payment to be made to the PBBY Agency is displayed for the given passport number.

c. Applicant shall click on ‘Confirm for Payment’ button for getting redirected to the Payment Gateway of PBBY Insurance Agency.
d. Applicant shall complete the payment on the Payment Gateway of PBBY Agency.

6. In case of IFFCO –TOKIO,
   a. Applicant will be redirected to PBBY Insurance Agency.
   b. Information provided to IFFCO –TOKIO, on the basis of Emigration Application is shown for verification.
c. Applicant shall complete the payment on the Payment Gateway of PBBY Agency.
d. On successful completion of the payment, Policy No. issued by PBBY Agency is displayed on the screen.

7. Copy of the PBBY Policy issued, is sent to the email id provided in the Emigration Application and also to the concerned Recruiting Agent or to the Foreign Employer (in case of direct recruitment).
8. In case of recruitment is through RA, copy of the PBBY Policy can be uploaded from RA’s login using 'Upload PBBY Policy’ option under Services.
9. In case of direct recruitment, copy of the PBBY Policy can be uploaded using the option ‘Upload PBBY Policy for Direct Recruitment’ available under ‘Apply for Emigration Clearance for ECR Countries’ in ‘Emigrant’ menu on emigrate.gov.in, by providing the ARN.
10. Option for the payment of emigration fees shall be **enabled after 10 minutes** of the copy of PBBY policy uploaded as mentioned at S.no.8 and 9 above.