

3. Aam Aadmi Bima Yojana

Theme	Financial support
Department	Social Welfare department/Life Insurance Company (LIC)
Target group(s)	Rural landless households
Description of the scheme	This scheme provides death and disability insurance cover to rural landless households in J&K in case the head of the family or one earning member of the household becomes disabled due to an accident or dies before the age of 60 due to natural causes or in an accident.
Objective	To provide death and disability insurance cover to the head of the family or one earning member in the family of rural landless households (RLH).
Eligibility	<ul style="list-style-type: none"> - The member should be aged between 18-59 years. - The member should normally be the head of the family or one of the earning members in the family of a rural landless house hold.
How to apply for this scheme	Application form can be obtained from the District Social Welfare Office (DSWO) or Tehsil Social Welfare (TSWO) and shall be deposited with these agencies along with required documents.
Procedure	<ol style="list-style-type: none"> 1. Identification of eligible groups: the Social Welfare Department shall identify the beneficiaries to be covered under this scheme, in consultation with the Panchayati Raj institutions where feasible. 2. Registration of insured members: the Life Insurance Company (LIC) will maintain a register of names of beneficiaries covered under this scheme. 3. Verification of age: The LIC agency can verify the age of the beneficiaries of this scheme through: <ol style="list-style-type: none"> a. Ration card b. Extract from Birth Register c. Extract from School Certificate d. Voter's List, or e. Identity Card <p>In case of doubt, a certificate from a Primary Health Centre can be accepted as authentic proof of age.</p>

<p>Value of the financial assistance</p>	<p>1. Natural death: Rs. 30,000/- 2. Accidental death or disability: a. Accidental death: Rs. 75,000/- b. Permanent disability due to an accident: Rs. 75,000/- c. Loss of 2 eyes, or 2 limbs OR loss of one eye and one limb in an accident: Rs. 75,000/- d. Loss of one eye or one limb in an accident: Rs. 37,500/-</p> <p><i>Note: "Death/total permanent disability due an accident" means: Death/disability occurring within 180 days of the happening of bodily injury, resulting solely and directly from an accident caused by violent, external and visible means, independently of any other cause.</i></p> <p>Scholarship as a free add-on benefit will be provided to a maximum of two children of the beneficiary, studying between class IX to XII, at Rs. 100/- per month per student.</p> <p>Premium to be paid: Rs. 200/- per annum per member for a cover of Rs. 30,000/-, which will be paid by the government.</p>
<p>Whom to contact for the actual status of the scheme</p>	<p>The District Social Welfare Officer (DSWO) or Tehsil Social Welfare officer or the Life Insurance Company (LIC).</p>