



To apply for this scheme,  
Scan or visit  
[nrtamils.tn.gov.in](http://nrtamils.tn.gov.in)

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Non-Resident Tamil Welfare Board



INSURANCE SCHEME

YOUR GATEWAY TO  
SECURITY OUTSIDE  
TAMIL NADU!



## What is NRT Insurance?

It is a program that provides insurance cover to Tamils living outside of Tamil Nadu, both in other parts of India and abroad. The insurance scheme will help you in case of unfortunate situations such as (a) Death due to an accident and (b) Diagnosed with a critical illness.

## What type of insurance cover is provided?

There are two types of insurance you can choose from: The first is Personal Accident Insurance, which is mandatory. The second is Critical Illness Cover, which is optional.

## Am I eligible?

• An eligible applicant should have the below:

1. Aadhaar card or Indian Passport or Indian Driving License or Voter ID
2. PAN Card
3. NRT ID Card

• Personal accident cover: Applicant age should be between 18-70 years.

• Critical illness cover: Applicant age should be between 18-60 years.

- If you are an NRT living outside India<sup>1</sup>, you should have a valid Indian passport, and a visa. If you are a student, you should additionally have a student visa and a college ID card.
- If you are an NRT living in India (i.e. outside Tamil Nadu)<sup>2</sup>, you should provide residential proof confirming your residency outside Tamil Nadu for more than six months. This may include a notarized rent agreement/ recent utility bill (electricity or telephone) or an appointment letter issued by your employer.

<sup>1</sup> **Non-Resident Tamilian (abroad)** means a Tamilian holding a Indian passport and is employed or residing abroad for livelihood with the VISA of the foreign country

<sup>2</sup> **Non-Resident Tamilian (India)** means a Tamilian who is employed or residing in India outside the State but does not include employees of the Central Government, State Government, Local Self Government or Public Sector Undertakings of both the Central and State Governments or Autonomous Institution.

**Tamilian** means a person born or domiciled in the State.

## What are the benefits of NRT Insurance?



### Comprehensive Insurance Coverage Offered:

Personal accident insurance cover of a minimum of INR 5,00,000/- per ID card holder; along with an add-on critical illness cover of a minimum of INR 1,00,000/-



### Affordable Premium Rates:

Low premiums starting from INR 395 (excluding GST) for the personal accident insurance cover.



### Extensive Coverage for Critical Illnesses:

Multiple critical illnesses such as Cancer, Kidney failure, Stroke, etc. are covered.



### Flexibility and Additional Options:

Low annual premium starting from INR 350 (excluding GST) for the add-on critical illness insurance.

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## Risk covered and compensation

Risk covered if arising out of accident	Compensation Payable
Death	100% of Capital Sum Insured
Loss of sight of both eyes or Loss by physical separation of two entire limbs (hands or feet) or Loss of one entire hand and entire foot or Loss of sight of one eye and one limb (hand or limb)	
Loss of use of two limbs or loss of sight of one eye and loss of use of one limb	
Loss by physical separation of one limb or loss of sight of one eye	50% of Capital Sum Insured
Loss of use of one limb	
Permanent Total Disablement	(Other than those above) 100% of Capital Sum Insured
Permanent Partial Disablement	Compensation payable as enumerated in the Policy Clause (please check the site for further details)
Repatriation expenses	INR 50,000
Medical Expenses	40% of the admissible claim amount or 10% of the capital sum insured whichever is less
Educational Grant	On death of the insured INR 1,00,000 per child (max 2 children)

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## How much should I pay?

The options available to the applicant are as follows:

### Personal accident insurance cover (Mandatory)

Sum insured (in INR)	Premium (Excluding GST, in INR) – Payable every three years
5,00,000	395 + transaction charges
10,00,000	700 + transaction charges

## Coverage details for Critical Illness Insurance

Critical illness such as cancer, blindness, kidney failure, etc. are covered under this scheme whereas illnesses such as angioplasty, coma resulting directly from alcohol or drug abuse, etc. are excluded. Please visit the site [nrtamils.tn.gov.in](http://nrtamils.tn.gov.in) for the detailed list

### Critical illness cover (Add-on)

Sum insured (in INR)	Premium (Excluding GST, in INR) – Payable every year
1,00,000	350 + transaction charges
2,00,000	700 + transaction charges
3,00,000	1,050 + transaction charges
4,00,000	1,400 + transaction charges
5,00,000	1,750 + transaction charges

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## How does this NRT Insurance Scheme work?

### Case 1:

Ram, a 55-year-old Non-Resident Tamilian residing in Kerala, holds a valid driver's license and prioritises financial security to lessen potential medical expenses resulting from unexpected accidents. He decides to get the NRT insurance scheme, choosing personal accident cover of Rs. 10,00,000. To secure this coverage, He pays a premium of Rs. 700. Unfortunately, two years after buying the insurance scheme, Ram passed away in an unfortunate accident. His two sons were mourning the loss and were worried about the financial situation.

However, due to the coverage under the NRT insurance scheme, Ram's family is eligible to receive 100% of the insured amount, which amounts to Rs. 10,00,000, providing his family with financial support during this tough time.

### Case 2:

Rajesh is a 45-year-old non-resident Tamil who lives in Malaysia. He signs up for the NRT insurance plan to be ready for any unexpected health problems. He chooses to get coverage for accidents i.e Personal Accident Insurance, which would give him a coverage of Rs. 5,00,000. He also decides to get extra insurance for critical illnesses which would also give him a coverage of Rs. 5,00,000. Rajesh has to pay Rs. 1,750 every year for the critical illness insurance and Rs. 395 once in three years for the accident insurance.

Ten months later, Rajesh finds out he has Cancer. It's a tough time for him, but he feels better knowing he has insurance. Because of his insurance, Rajesh can get Rs. 5,00,000 to help pay for his treatment. This money will help him during this difficult time.



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### Case 3:

Akhila is a 22-year-old non-resident Tamil who lives in the US. She gets NRT insurance that would help her if she got into an accident. She chooses personal accident insurance coverage that would give her Rs. 5,00,000 if something happened to her. To get this coverage, she pays a premium of Rs. 395.

After three years, Akhila decides to renew her insurance. She pays Rs. 395 again to keep her coverage going.

Unfortunately, two years after renewing her insurance, Akhila meets with an accident and loses one of her arms, but she feels better knowing she has insurance. Because of her insurance, Akhila can get Rs. 2,50,000 to help pay for her medical bills.

## Guide to claim process

1



Intimate the claim by filing through the NRT website. You can fill the form at [nrtamils.tn.gov.in](http://nrtamils.tn.gov.in).

2



Submit the required documents as mentioned on the website.

3



The NRT Board adjudicates the case as approval/repudiate or seeks additional details.

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If the claim is approved, settlement of fund will take 45 days from the date of approval.