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मुख्यालय,  
कर्मचारी राज्य बीमा निगम  
(श्रम एवं रोजगार मंत्रालय, भारत सरकार)  
HEADQUARTERS OFFICE,  
EMPLOYEES' STATE INSURANCE CORPORATION  
(Ministry of Labour & Employment, Govt. of India)



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No. P-11/14/11/ COVID-19 Relief Scheme/ 2021-Bft II

Dated 03.06.2021

To,

All Regional Directors/ Sub-Regional Office In-charge  
Regional Office/ Sub-Regional Office

Subject: - ESIC COVID-19 Relief Scheme.

Sir,

The Chairman ESIC has approved the "ESIC COVID-19 Relief Scheme" to provide help and succor to the families of the IPs who died due to COVID-19. The scheme document is enclosed for information and necessary action. Detailed instruction for implementation of the scheme are being issued separately

This issues with approval of Director General.

Yours Faithfully

*M K Sharma*

(M K Sharma)

Insurance Commissioner (Rev./Bft.)

Encl: - As above

Copy to: -

1. The PPS to DG/ FC/ CVO, ESIC Hqrs.
2. PS to IC (Rev./Bft)/ IC (ICT)/IC (PMD)/ IC(NTA)/ IC(P&A), ESIC Hqrs.
3. The Public Relation Branch for information and necessary action.
4. The Website content Manager for uploading on ESIC Website.



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### **ESIC COVID-19 Relief Scheme.**

The ongoing COVID-19 pandemic which started last year has caused a huge disturbance in the life and livelihood of the Insured Persons (IPs) covered under the ESI Act besides disrupting economic activity all over the country. The second wave of the COVID-19 pandemic has proven to be more fatal to the persons who are in the economically active age group i.e. the age group to which our Insured Persons belong. In order to provide help and succour to the families of the IPs who died due to COVID-19, the Chairman ESIC has approved the "ESIC COVID-19 Relief Scheme". The details of the scheme are as under.

#### **Scheme objective.**

The scheme is a welfare measure for IPs who are employees under section 2(9) of the ESI Act and it provides relief to the dependants of the IP in case of his/ her death due to COVID-19. In case of death of IP due to COVID-19, the eligible dependant family members of IP will be paid periodic payments directly to the bank account.

#### **Statutory Provisions.**

Section 19 of the ESI Act provides that the Corporation may, in addition to the scheme of benefits specified in this Act, promote measures for improvement of the health and welfare of Insured Persons and for rehabilitation and re-employment of Insured Persons who have been disabled or injured and may incur in respect of such measures expenditure from the Funds of the Corporation within such limits as may be prescribed by the Central Government.

And whereas, the ESI Act has been framed to provide certain benefits to insured persons in case of certain contingencies, it is considered appropriate to provide for protection to the families of such IPs in the unfortunate event of their death due to COVID-19 disease which has assumed pandemic proportions.

#### **Validity of Scheme**

The Scheme shall be effective for a period of two years w.e.f. 24.03.2020.

### **Eligibility Conditions**

1. The IP who died due to COVID-19 disease must have been registered on the ESIC online portal at least three months prior to the date of diagnosis of COVID-19 disease resulting in his/ her death.
2. The deceased IP must have been in employment on the date of diagnosis of COVID-19 disease and contributions for at least 70 days should have been paid or payable in respect of him/ her during a period of maximum one year immediately preceding the diagnosis of COVID-19 disease resulting in death.

### **Payment under the Scheme.**

1. In case of death of the IP due to COVID-19, the following relatives of the IP shall be eligible to receive periodical payments under the scheme: -
  - i. spouse, a legitimate or adopted son who has not attained the age of twenty- five years, an unmarried legitimate or adopted daughter;
  - ii. a widowed mother.
  - iii. if wholly dependent on the earnings of the insured person at the time of his death, a legitimate or adopted son or daughter who has attained the age of twenty-five years and is infirm.
  - iv. In case the deceased IP does not leave spouse or legitimate or adopted child or widowed mother then the following relatives, if wholly or in part dependant on the earnings of the Insured Person at the time of his death: -
    - a) a parent other than a widowed mother,
    - b) a minor illegitimate son, an unmarried illegitimate daughter or a daughter legitimate or adopted or illegitimate if married and a minor or if widowed and a minor,
    - c) a minor brother or an unmarried sister or a widowed sister if a minor,
    - d) a widowed daughter-in-law,
    - e) a minor child of a pre-deceased son,
    - f) a minor child of a pre-deceased daughter where no parent of the child is alive,  
or
    - g) a paternal grand-parent if no parent of the insured person is alive.

2. 90 % of the average daily wages of the deceased IP, which will be called as full rate of the relief, will be paid to the dependants of the IP who died due to COVID-19 disease in the manner as under: -
- i. to the spouse during life, an amount equivalent to three-fifths of the full rate. If there are two or more widows, the amount payable to the spouse as aforesaid shall be divided equally between the widows;
  - ii. to each legitimate or adopted son, an amount equivalent to two-fifths of the full rate until he attains the age of twenty-five years. In the case of a legitimate or adopted son who is infirm and is wholly dependent on the earnings of the insured person at the time of his death, the relief shall continue to be paid while the infirmity lasts;
  - iii. to each legitimate or adopted unmarried daughter, an amount equivalent to two-fifths of the full rate. In the case of legitimate or adopted daughter who is infirm and is wholly dependent on the earnings of the insured person at the time of his death, the relief shall continue to be paid while the infirmity lasts.
  - iv. to the widowed mother during life an amount equivalent to two-fifths of the full rate.
  - v. If the total of the relief distributed under the scheme among the spouse, legitimate or adopted children and widowed mother of the deceased person as aforesaid exceeds at any time the full rate, the share of each of these dependants shall be proportionately reduced, so that the total amount payable to them does not exceed the amount of relief at the full rate.
  - vi. In case the deceased person does not leave spouse or legitimate or adopted child or widowed mother the relief shall be payable to other dependants as follows: -
    - a) To a parent other than the widowed mother or grand-parent, for life, at an amount equivalent to three-tenths of the full rate and if there are two or more parents (other than widowed mother) or grand-parents the amount payable to the parents (other than widowed mother) or grand-parents as aforesaid shall be equally divided between them.
    - b) to any other — (i) male dependant, until he attains the age of eighteen years, (ii) female dependant, until she attains the age of eighteen years or until marriage, whichever is earlier or if widowed, until she attains eighteen years of age or re-marriage, whichever is earlier at an amount equivalent to two-tenths

of the full rate and if there be more than one dependant under (b) the amount payable shall be distributed equally.

3. The minimum relief under the scheme shall be Rs 1800/- per month.

**Implementation of the scheme.**

1. The claimant for the relief will be required to submit their claim for relief under the scheme in form CRS-I enclosing the COVID-19 positive report (in original or attested copy) and death certificate (in original) in nearest ESIC Branch Office.
2. Proof of the age and identity of dependants shall be given by means of Aadhar or birth certificate issued by the competent authority.
3. For the IPs who were availing Maternity Benefit (MB) or Extended sickness benefit (ESB) or Temporary Disablement Benefit (TDB) and died due to COVID-19 and who fall short of the required 70 days of contribution due to being on MB, TDB or ESB, the number of days they were on MB, TDB or ESB during the period of one year prior to the diagnosis of COVID-19 will be counted for their eligibility for relief under the scheme.
4. The power to decide the case shall be with the Regional Director/ Sub-regional office in-charge as the case may be.
5. There may be cases of death even after recovery from COVID-19 and discharge from hospital. In such cases, if the death results within 30 days of recovery and discharge from hospital, then the case shall be decided by Regional Director/ Sub-Regional Office in-charge on recommendation of a Medical board comprising of Medical Superintendent of nearest ESIC/ESIS Hospital, Specialist (Pulmonology/Chest diseases) and Specialist (Medicine), ESIC/ESIS hospital. In cases where the date of recovery cannot be ascertained for want of COVID-19 negative report, then Post COVID-19 death after 45 days of testing COVID-19 positive shall also be considered for relief under the scheme.
6. The spouse of the deceased IP shall be eligible for medical care as provided to the widow of a deceased IP who died due to employment injury on depositing Rs 120/- lump-sum for one year.
7. All claims will be settled within 15 days of receipt of complete claim.

*M. Sharma.*