

ADVISORY FOR VETERANS: SEVEN
EXTENDED INSURANCE SCHEME OF AGIF

Dear Veterans,

Let all Veterans and Family Pensioners resolve to register ourselves on the DIAV Portal. Please email registration details to: armyveteranscell@gmail.com

EXTENDED INSURANCE (EI) SCHEME OF AGIF

1. EI Scheme was introduced wef 01 Jan 81 as an extension of Insurance cover post retirement.
2. Covers specific period and is applicable as per the cover defined at the time of retirement (Please Note: Earlier retirees not entitled to cover provided by the later modifications to the scheme).
3. Onetime non refundable premium deducted at the time of retirement.
4. Being a term insurance, no survival benefits nor any saving component.
5. An EI Certificate is issued by AGIF to each individual on retirement.
6. On demise of ESM, NOK required to inform AGIF along with death certificate and the EI Certificate.
7. On re-employment, EI scheme is suspended as cover provided by existing insurance scheme.

ADVISORY FOR VETERANS: SEVEN
EXTENDED INSURANCE SCHEME OF AGIF

8. The EI Table below is for general awareness, specific terms and conditions are given in the EI Certificate. EI SCHEME TABLE (Note: Term Period of Cover is for No of yrs after retirement or age, whichever is earlier & amt in Lacs for offr & JCO/OR respectively)

Jan 81-Mar 89	10/65 yrs	0.65/0.3L	(Non refundable)
Apr 89-Mar 94	10/65 yrs	1.0/0.5L	(Non refundable)
Apr 94- Jun 99	20/70 yrs	2.0/1.0L	(Non refundable)
Jul 99- Dec 04	20/72 yrs	3.0/1.5L	(Non refundable)
Jan 05- Jun 09	26/75 yrs	4.0/2.0L	(Non refundable)
Jul 09-Jul 10	26/75 yrs	6.0/3.0L	(Non refundable)
Aug 10-Dec13	26/75 yrs	6.0/3.0L	(Refundable)
Jan14-Dec14	26/75 yrs	10/5L	(Refundable)
Jan15-Mar17	30/80 yrs	10/5L	(Refundable)
Apr17 onwards	30/80 yrs	10/5L	(Non refundable)

Stay home, stay active and stay healthy.

Regards

Directorate of Indian Army Veterans

9868732800