2,72,085 NHG members have become part of the Jeevan Deepam Insurance Programme, which is conceptualised and is being implemented by Kudumbashree with the joint partnership with Life Insurance Corporation (LIC) and Kerala State Insurance Department. Kudumbashree members of 18 to 75 years of age can become part of this Insurance Programme. Rs 345 is the One Time Annual Premium Amount to be paid while joining the Insurance Programme.

The death coverage for members aged between 18-50 years is Rs 2 lakhs. Death coverage for those aged between 51 - 59 is Rs 1 lakh. Those between 60-65 years of age will get Rs 20,000 as death coverage and for members between 66-70 years, the death coverage is Rs 15,000. Death coverage for members between 71 - 75 years is Rs 10000.

The Insurance period will be one year from 1 February 2021 to 31 January 2022. The Insurance coverage will be received only during this time period. The last date for joining the Insurance Programme was notified as 31 January 2021. But now, we have extended the same till 15 February 2021. Those who join the programme within 15 February 2021 will get the benefits of the programme. The Insurance Programme is conceptualised in such a way that, if unexpected death occurs to the insured NHG members who had taken loans from NHGs and banks, their loan amount will be first covered and remaining amount will be given as insurance. I request all interested NHG members to become part of this Insurance Programme.

Though the coverage is given for the life of those who join the insurance programme, discussions are progressing with the State Insurance Department for giving them accident coverage as well. It is expected that they would get accident coverage of Rs 50,000 if
final decisions would be favourably taken regarding this matter. Until now, 2.72 lakh members have joined the Insurance Programme. Out of them 72,143 members are from Ernakulam district and 67,300 are from Thrissur district. These two district teams deserve great appreciation for enrolling highest number of NHG members part of this Insurance Programme by educating them the importance of this Insurance Programme, clearing their doubts. Kollam district team is in third place with 28,308 members in the scheme and Malappuram district is in fourth place by enrolling 21,863 members. Hope all district teams would ensure participation of more NHG members in the Jeevan Deepam Insurance Programme, as the last for joining the programme was extended till 15 February 2021.