

ESIC COVID-19 RELIEF SCHEME

ESIC came up with a notification dated 19/6/2021 regarding ESIC COVID-19 Relief Scheme which says in case of death of Insured persons under ESI (Who are Employees), the eligible dependant family members of Insured Person will be paid periodic payments into their bank accounts.

1. Conditions required for eligibility under this Scheme are,

- Insured Person must have been registered in ESIC portal 3 months prior to the date of diagnosis leading to his death.
- Insured person 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.

2. Persons eligible to get periodic payments in case of death of Insured Person,

- Spouse, legitimate or adopted Son less than 25 years of age, unmarried legitimate or adopted daughter.
- Widowed mother
- Legitimate or adopted son or daughter attained 25 years of age and infirm who are wholly dependant on the earnings of the insured person.
- In case the Insured person does not have the above relatives then the following are eligible for the compensation, and they are wholly or partly dependant on the earnings of the insured person,
 - Parent other than a widowed mother
 - Minor illegitimate son, unmarried/ married/ widow, and illegitimate/ adopted daughter.
 - Minor brother or minor unmarried/ widowed sister
 - Widowed daughter in law
 - Minor child of a pre-deceased son
 - Minor child of a pre-deceased daughter where parents are deceased.
 - Paternal grand parent in case parents of the insured person is deceased.

3. 90% of the average daily wages (Full rate of relief) of the Insured person will be paid to the dependants in the following manner,

- 3/5th of the full rate to the spouse, in case of 2 or more widows the amount shall be divided equally.
- 2/5th of the full rate to legitimate or adopted son till 25 years of age, in case the legitimate or adopted son is dependant then relief will be given till the infirmity lasts.
- 2/5th of the full rate to legitimate or adopted unmarried daughter, in case the legitimate or adopted son is dependant then relief will be given till the infirmity lasts.
- 2/5th of the full rate to the widowed mother.

- In case the totally amount given exceeds the full rate given to son, daughter, or widowed daughter, then the share of each of them shall be reduced proportionately equal to 90% of the average daily wages.
- In case Insured person does not have above dependant then the relief shall be given in the following manner to the specified persons above (Point 2),
 - $3/10^{\text{th}}$ of the full rate to parent other than widowed mother or grandparent, in case of 2 or more parents the amount shall be divided equally
 - $2/10^{\text{th}}$ of the full rate to male dependant or female dependant till 18 years of age or widow/ re-marriage in case of daughter whichever is earlier.

4. The Minimum relief under the scheme shall be Rs. 1800/- per month.

Team of Mohan & Chandrasekhar