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Insurance initiative to benefit low-paid workers

By Ramesh Mathew**POORLY-PAID Indian labourers can buy peace of mind for as little as QR1 a month in an innovative new scheme supported by their embassy.**

Although most companies insure staff for fatal accidents in the workplace, financial aid following death by natural causes is uncommon.

The new initiative – developed by Indian embassy officials and community leaders – now means the families of workers who suffer such a tragedy will no longer be left high and dry with no means of support.

The Indian Community Social Security Fund (ICSSF) covers low-paid workers without insurance in the event of a natural death while employed in Qatar. Legal expert Nizar Kochery said the fund has been set up to provide an avenue to streamline essential support to the families of those who die here.

The fund, formally launched today by Indian Ambassador George Joseph, will ask members to contribute as little as QR12 a year to be part of it.

“Those opting for two-year membership only need to pay QR20,” said Kochery who developed the concept with social activist and business analyst Shabeena Moideen.

Kochery told Gulf Times it was the virtual absence of any social security for the families of low-paid Indian workers that prompted him to create the fund.

“There are a few schemes to support the families of those killed in accidents, either at work or on road, but there are no such security schemes for the kith and kin of those who have a natural death,” he explained.

Each year a number of Indian labourers die of natural causes in Qatar – and their deaths cause severe financial difficulties for families back home.

Kochery helped mastermind a similar initiative a couple of years ago which resulted in low premium personal accident insurance for labourers working throughout the Gulf. The popular and affordable scheme was launched in association with the National Insurance Company, an Indian government undertaking.

Kochery said he explored the possibility of launching a similar scheme for life insurance, but no Indian companies were willing to cover ‘natural death’ at a nominal premium.

“That’s how our thoughts converged to set up a community social security fund to support the families of poor Indian workers in the fund who die from natural causes or other reasons but are not covered by any death compensation benefits,” said Kochery.

He added that the fund might also extend assistance to those suffering from terminal diseases on a case-to-case basis.

The fund, Kochery said, would also follow up compensation issues regarding accidental death as the law sets a one-year time limit for filing claims. He revealed that there had been instances of families of a number of poor labourers losing blood money payouts because of a lack of appropriate guidance.

The minister at the Indian embassy will be the ex-officio patron of the fund and an embassy official will be the chief co-ordinating officer.

The source of funds will come mainly from corporate supporters and by various money-raising initiatives and there are four different membership options; Founding Members (QR1,000 and above paid before the first board of trustee meeting); trustee members (a one-time membership fee of QR200 and above); associate members (QR50 and above per annum – on making a total payment of QR200 the associate member will be automatically upgraded to a trustee member); institutional members (business or voluntary organisations paying in QR1,000 and above; represented by an Indian national as its nominee).

Kochery added that, on consensus at the meeting of the board of trustees, the fund shall engage in social activities for the protection and welfare of the Indian community.

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