



Gig Worker Insurance & Benefits Guide

Four government schemes that give you accident, life, health and pension cover for as little as ₹20 a year. Most take five minutes to join.

कम पैसे में बड़ा सुरक्षा कवच — गिग वर्कर के लिए

1 START HERE — YOUR WORKER ID



e-Shram Card — free registration for unorganised & gig workers, age 16–59, at eshram.gov.in. It's your single ID to access every scheme below, and enrolls you into PMSBY automatically with the **first year's premium paid by the government**.

FREE • 5 MIN

2 FOUR COVERS, ONE SMALL YEARLY COST



PMSBY

Accident Insurance Scheme

₹20
PER YEAR

₹2L
ACCIDENTAL DEATH

18–70
AGE TO JOIN

Covers accidental death or full disability (₹2 lakh) and partial disability (₹1 lakh). Auto-debited yearly from your bank account.



PMJJBY

Life Insurance Scheme

₹436
PER YEAR

₹2L
ANY-CAUSE DEATH

18–50
AGE TO JOIN

Pays ₹2 lakh to your family on death from any cause, including illness — not just accidents. Cover continues to age 55. New joins have a 30-day wait for non-accident claims.



PM-JAY

Ayushman Bharat Health Cover

₹0
TO ENROL

₹5L
PER FAMILY/YEAR

Cashless
AT LISTED HOSPITALS

Free hospital treatment up to ₹5 lakh/family/year if your family is listed (SECC data). Health cover for platform/gig workers via e-Shram was announced in Budget 2025–26 — rollout is still being finalised, so register on e-Shram to be first in line.



Atal Pension

Guaranteed monthly pension

~₹50+
MONTHLY, BY AGE

₹1K–5K
PENSION AT 60

18–40
AGE TO JOIN

Join younger, pay less monthly. Guaranteed pension for life after age 60 — a safety net for when daily work gets harder. Not open to income-tax payers.

3 HOW TO ACTUALLY ENROL

1

Register on e-Shram

eshram.gov.in with Aadhaar + mobile OTP. No income proof needed.

2

Link a bank account

Any savings or Jan Dhan account works. This is where premiums are auto-debited.

3

Give auto-debit consent

Sign up for PMSBY / PMJJBY at your bank or via the Jansuraksha portal.

4

Check balance every May

Premiums are deducted on June 1 — keep enough balance or cover lapses for the year.



Good to know

Since November 2025, the Code on Social Security legally recognises gig and platform workers for the first time — meaning apps like your delivery or ride platform can be required to contribute toward your social security. Many of these benefits are still rolling out, so registering on e-Shram now means you're already in the system when they switch on.