



DG SHIPPING
GOVERNMENT OF INDIA



**MARINER'S
UPDATE**

COMPLIANCE WITH SIMPLICITY

UPCOMING & ENHANCED WELFARE / MEDICAL SCHEMES FOR INDIAN SEAFARERS





UPCOMING & ENHANCED WELFARE / MEDICAL SCHEMES FOR INDIAN SEAFARERS



Implementing / Upcoming from DG Shipping & Other Maritime Bodies

1



NEW SWFS GROUP TERM LIFE INSURANCE

UPCOMING

- DG Shipping / DGMA-SWFS issued a tender on 17 Aug 2026 to select an insurer for Term Life Insurance cover for Indian seafarers under SWFS.
- Tender closes on 14 September 2026.
- Coverage amount, eligibility & other details to be notified after the insurer is selected.

Website: dgshipping.gov.in/tenders

2



GROUP PERSONAL ACCIDENT INSURANCE

UPCOMING

- SWFS invited bids on 17 Aug 2026 for empanelment of insurers for Group Personal Accident Insurance for Indian seafarers.
- Adds another layer of protection for seafarers.
- Final coverage, eligibility & details to be notified after the procurement process.

Website: dgshipping.gov.in/tenders

3



COMPREHENSIVE NON-LIFE INSURANCE

IN PROGRESS

- DG Shipping invited IRDAI-licensed insurers on 19 Feb 2026 for Comprehensive Non-Life Insurance coverage for Indian seafarers.
- Part of the broader move towards a comprehensive insurance-based welfare structure.

Website: eprocure.gov.in

4



CRITICAL / TERMINAL ILLNESS ASSISTANCE

EFFECTIVE 01 JAN 2026

- Eligible Indian CDC holders suffering from a recognised critical / terminal illness can receive:
₹2,00,000 (one-time)
- Requires qualifying sea service & a medical certificate from a Central / State Government hospital.
- Applies to the seafarer only, once in a lifetime.

Website: dgshipping.gov.in/crew-swfs

5



MEDICAL + CRITICAL ILLNESS + TERM INSURANCE PREMIUM ASSISTANCE

EFFECTIVE 01 JAN 2026

- Reimbursement of up to 50% of premium for qualifying policies taken on or after 01 January 2026.

Insurance Type	Maximum Reimbursement
Medical Insurance	₹3,000
Critical Illness Cover	₹1,000
Term Insurance	₹1,000
Maximum Total	₹5,000 / seafarer

- Can cover seafarer, self and dependant family members as specified under the scheme.

Website: dgshipping.gov.in/crew-swfs

6



₹10 LAKH HIGH-RISK / WAR-ZONE PROTECTION

EFFECTIVE 23 MAR 2026

- Financial assistance for death or permanent disability suffered by seafarers in warlike / high-risk areas.
- Eligible Indian CDC holders can receive:
₹10,00,000 (one-time)
- Applicable areas: Persian / Arabian Gulf, Gulf of Oman, Indian Ocean, Gulf of Aden & Southern Red Sea.

Website: dgshipping.gov.in/crew-swfs



IMPORTANT INFORMATION

- Not every benefit automatically applies to every seafarer.
- Eligibility depends on rank, union membership, CBA coverage, employer, vessel flag, welfare fund contributions, employment status & individual scheme conditions.



7



SURVIVOR BENEFIT INCREASED TO ₹6 LAKH

EFFECTIVE 27 JAN 2026

- For qualifying deaths occurring on or after 27 January 2026, Survivor Benefit is now:

₹6,00,000

- Off-article period extended to 36 months, subject to scheme conditions.

Website: dgshipping.gov.in/crew-swfs

8



ABANDONED / STRANDED SEAFARER FAMILY SUPPORT DOUBLED

EFFECTIVE 01 JAN 2026

- For qualifying seafarers stranded or abandoned on or after 01 January 2026. Family benefit enhanced to:

₹20,000 / month

- Payable for a maximum of 12 months or till the abandonment period ends, whichever is earlier, subject to conditions.

Website: dgshipping.gov.in/crew-swfs

9



MATERNITY ASSISTANCE DOUBLED

EFFECTIVE 27 JAN 2026

- For eligible Indian women seafarers delivering on or after 27 January 2026. Maternity benefit increased to:

₹50,000 / delivery

- Subject to scheme eligibility conditions.

Website: dgshipping.gov.in/crew-swfs

10



CAREER PROGRESSION BENEFIT FOR RATINGS

EFFECTIVE 01 JAN 2026

- A qualifying rating who progresses to officer level by obtaining first Indian CoC (FG/NCV) can receive:

₹2,00,000 (one-time)

- Applies to qualifying Indian CoCs issued by the maritime administration.

Website: dgshipping.gov.in/crew-swfs

11



ADDITIONAL OLD-AGE BENEFIT AT 75

EFFECTIVE 01 JAN 2026

- Eligible Indian CDC holders reaching 75 years of age on or after 01 January 2026 can receive:
- Subject to prescribed sea service and other eligibility conditions.

₹1,00,000

Website: dgshipping.gov.in/crew-swfs

KEY DEVELOPMENTS TO WATCH (AUGUST 2026)

- ✓ SWFS Group Term Life Insurance — Insurer selection underway.
- ✓ SWFS Group Personal Accident Insurance — Insurer empanelment underway.
- ✓ SWFS is moving towards a broader insurance / social-security model to provide more comprehensive protection to Indian seafarers.

SWFS WELFARE CORPUS
(as on 30 July 2026)

**₹888.78
CRORE***

*Approx.

