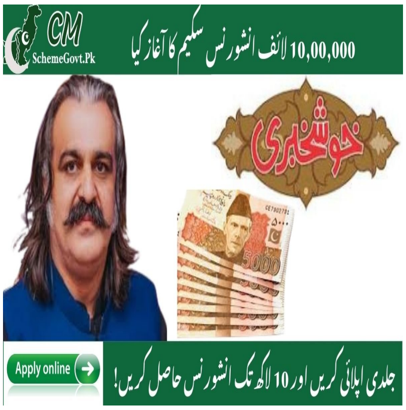

KPK Govt Launches PKR 1M KP Life Insurance Scheme for Families

Description

The **Khyber Pakhtunkhwa government has launched a new program called KP Life Insurance Scheme**. Its aim is to provide financial assistance to poor and needy families. If the breadwinner of a household dies, his family will get **Rs 1 million under this scheme**. This amount will help the family to meet their daily expenses.

This scheme is linked to **Sehat Card Plus**, which means that only those people who already have a **Sehat Card will be able to benefit from it**. The advantage of this program is that it is for people of all classes, whether they are rich or poor.

This step of the **government is very important for poor families**, as it will provide them with financial security in difficult times. This will make people feel that the government is behind them, no matter how difficult it is. This program is a good start towards a better and **safer future for the people of Khyber Pakhtunkhwa.**

نے کے پی لائف انشورنس سکیم کے نام سے ایک نیا پروگرام شروع کیا
ریب اور نادار خاندانوں کو مالی امداد فراہم کرنا ہے۔ اگر کسی گھر کا کمانے
کے خاندان کو اس اسکیم کے تحت 10 لاکھ روپے ملیں گے۔ اس رقم
ن کے روزمرہ کے اخراجات پورے کرنے میں مدد ملے گی۔

ں سے منسلک ہے، جس کا مطلب ہے کہ صرف وہی لوگ اس سے فائدہ
پاس پہلے سے صحت کارڈ ہے۔ اس پروگرام کا فائدہ یہ ہے کہ یہ ہر طبقے کے
وگوں کے لیے ہے، چاہے وہ امیر ہوں یا غریب۔

ب خاندانوں کے لیے بہت اہم ہے، کیونکہ اس سے انہیں مشکل وقت
اس سے لوگوں کو یہ محسوس ہو گا کہ حکومت ان کے پیچھے ہے چاہے کتنی
یہ پروگرام خیبر پختونخوا کے لوگوں کے لیے ایک بہتر اور محفوظ مستقبل کی
جانب ایک اچھا آغاز ہے۔

Also Read:
KPK Housing Scheme Online Application 2025: How to Apply & Register Easily

Key Features of KP Life Insurance Scheme

This scheme has been created by the **KP government to help families who lose their breadwinner (such as father, son, or other breadwinner)** due to a sudden accident or illness. In such a situation, the family faces financial difficulties, and the government has taken this step to help them.

Under this scheme, if a person dies, his family will be given financial assistance by the government. This amount can be up to **Rs 10 lakh**. But there are strict conditions for this:

- **Sehat Card Plus:** The deceased person must be under **Sehat Card Plus**. This card provides free treatment to poor and middle-class people.
- **Age limit:** If the deceased person was less than **60 years of age**, then his family will get the full amount **(Rs 10 lakh).** If the age was **more than 60 years**, then the family will get half the amount **(Rs 5 lakh).**
- **Hospitalization:** The deceased person must be admitted to a government or private hospital, and that hospital should be in the **Sehat Card Plus network.**
- **Government Fund:** The **KP government** will provide money to run this scheme so that it can run for a long time and benefit the people.

This scheme is specially designed for the poor and needy people, so that they too can avoid financial problems after the death of their loved ones.

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Why is this scheme important?

The KP Life Insurance Scheme is a good step for the poor and needy people. If the breadwinner of the family dies, then through this scheme, the family gets immediate financial assistance, which reduces their worries. Many people in **Khyber Pakhtunkhwa** are low-income, so this scheme can be a support for them so that they are not helpless and helpless in difficult times.

This scheme is available only to those people who get treatment in the hospital through **Sehat Card Plus.** With this, people can easily get their treatment, and their health can improve. The **Khyber Pakhtunkhwa government** has made **KP Life Insurance Scheme** for the welfare of the people, which proves that the government is with its people in difficult times. This scheme can prove to be a big help for the needy families.

How Does It Work?

The procedure for availing of the **KP Life Insurance Scheme is very simple**. If a patient is admitted to a government or private hospital under **Sehat Card Plus** and dies during treatment, the hospital and the concerned authorities will verify it. This verification is necessary to know that the death occurred during treatment.

After verification, the family of the deceased can submit an insurance claim along with the necessary documents. After the claim is approved, the government will directly give the financial assistance amount to the family of the deceased. This entire process in the **KP Life Insurance Scheme** is easy and transparent so that people do not face any difficulty. The **KP Life Insurance Scheme** ensures that families get support without any hassle.

Problems and Solutions

KP Life Insurance Scheme is a good scheme, but there may be some problems in running it. Understand these problems and their solutions in simple words:

- **Lack of information among people**
  - Many people may not know how to take **advantage of this scheme.**
  - **Solution:** The **government should tell people about this scheme.** It should be advertised through **TV, radio, and social media.**
- **Getting money late**
  - If the money is received late, then the benefit to the people will be less.
  - **Solution:** The system of giving money should be **made fast and easy** so that people can get money on time.
- **Lack of proper management**
  - **Good management** is needed to run such a **big scheme.**
  - **Solution:** The scheme should be **tracked** through **computers and mobile apps,** so that everything remains **clear and transparent.**

These steps can make the scheme more successful so that more people can benefit from it.

Future Plans

The **KP government plans** to take more steps for the betterment of the people in the coming time. These include:

Steps	Details
Sharia Insurance Company	The **government wants to create an insurance company** that works according to **Islamic principles.** This will also benefit those who do not consider general insurance to be Sharia.
Expanding Sehat Card Plus	**Sehat Card Plus** will be expanded to cover more diseases and treatments so that people can **get free or cheap treatment** as much as possible.
Improving government hospitals	The **buildings, machines, and staff of government hospitals** will be improved so that people can get good health facilities.

These plans show that the **KP government** will continue to work for the betterment of the people in the future as well.

Public Response to the Scheme

KP Life Insurance Scheme has received a good response from the people. People are liking this work of the government, especially for providing financial assistance to **poor and needy families**. Many people say that if this scheme continues to run well, it can become a good example for other provinces of **Pakistan as well.**

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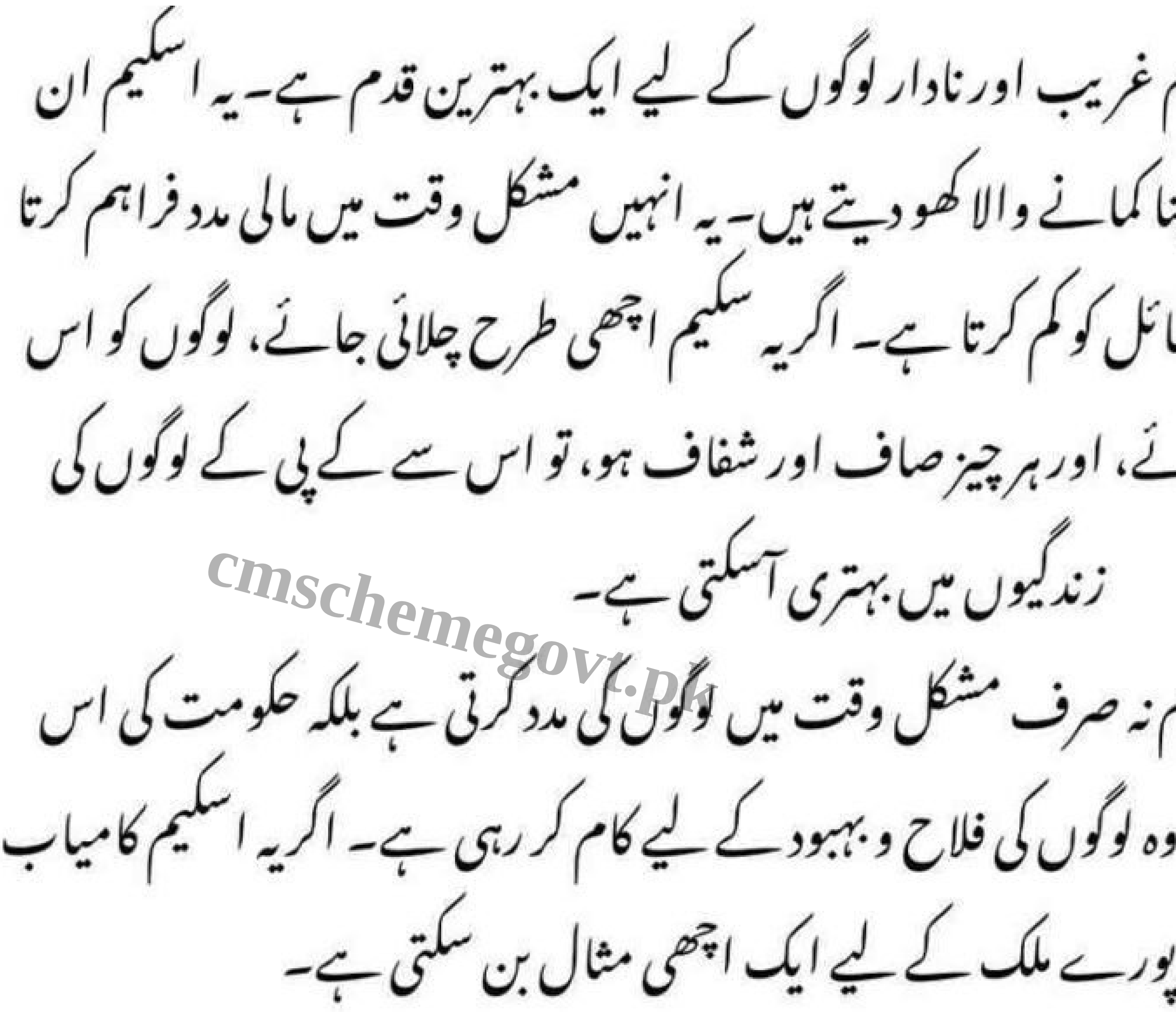
Conclusion

The **KP Life Insurance Scheme** is a great step for the poor and needy people. This scheme helps families who lose their breadwinner. It provides them with financial support in difficult times and reduces their money problems. If this scheme is run well, people are informed about it, and everything is clean and transparent, it can **improve the lives of the people of KP**.

KP Life Insurance Scheme not only helps people in difficult times but also shows the effort of the government that it is working for the welfare of the people. If this scheme is successful, it can become a good example for the entire country.


م غریب اور نادار لوگوں کے لیے ایک بہترین قدم ہے۔ یہ اسکیم ان
تا کمانے والا کھو دیتے ہیں۔ یہ انہیں مشکل وقت میں مالی مدد فراہم کرتا
ائل کو کم کرتا ہے۔ اگر یہ سکیم اچھی طرح چلائی جائے، لوگوں کو اس
ئے، اور ہر چیز صاف اور شفاف ہو، تو اس سے کے پی کے لوگوں کی
زندگیوں میں بہتری آسکتی ہے۔
م نہ صرف مشکل وقت میں لوگوں کی مدد کرتی ہے بلکہ حکومت کی اس
وہ لوگوں کی فلاح و بہبود کے لیے کام کر رہی ہے۔ اگر یہ اسکیم کامیاب
پورے ملک کے لیے ایک اچھی مثال بن سکتی ہے۔

FAQs for KP Life Insurance Scheme

What is the KP Life Insurance Scheme?

The **Khyber Pakhtunkhwa** government has created this scheme so that families who lose their breadwinner due to illness or accident are given Rs 1 million.

Who can benefit from it?

The deceased must be a Health Card Plus holder.
He must be in a hospital with a health card at the time of death.

If the age is less than 60 years, then Rs 1 million will be given, otherwise Rs 5 million.

What is the method of getting money?

The deceased must be in a hospital with a health card.
The hospital must confirm the death.
The family members must submit the documents.
The government will give the money to the family members.

What is the function of Health Card Plus?

Only Health Card holders can benefit from this scheme. The deceased must be in a hospital with a health card.

Category

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