

EPFO EDLI Insurance - printable checklist

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8 steps

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> Key things to remember
>
> EPFO's Employees' Deposit Linked Insurance (EDLI) Scheme provides insurance-linked protection to eligible EPF members if they die while in service. The employee does not pay a separate premium for EDLI. The maximum assurance benefit is ₹7 lakh, but not every family will receive ₹7 lakh.

- The actual benefit depends on the EDLI calculation, including the member's applicable wages, PF balance and service circumstances.
- Keeping your EPFO nomination and personal details updated can make things easier for your family if a claim ever becomes necessary.

Your checklist

- [ ] What the EPFO insurance scheme is
- [ ] The ₹7 lakh figure: don't misunderstand it
- [ ] Why should you check your nomination?
- [ ] But there is an important distinction:
- [ ] Don't confuse EPF, EPS and EDLI
- [ ] What should you check today?
- [ ] One more important 2026 update
- [ ] The bottom line

About this guide

This checklist was made from a published guide on earngush.com, which names its sources. Nothing in it is invented for the printable.

> The full guide, with the detail behind each step, is on the site.

earngush.com/earn/epfo-insurance-scheme-edli-7-lakh-ceiling-nomination

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