

**GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA**

UNSTARRED QUESTION NO:3400
ANSWERED ON:10.12.2009
INSURANCE COVER
Ramkishun Shri

Will the Minister of RAILWAYS be pleased to state:

- (a) whether the recovery of insurance fee is linked with all reserved tickets according to the journey class; and
- (b) if so, the reasons for discontinuing railway passenger insurance scheme, alongwith the details of the alternative chalked out by the Railways?

Answer

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS(SHRI K. H. MUNIYAPPA)

(a) & (b): No, Madam. In case of death/injury in accident, it is the responsibility of the Indian Railways under the Railways Act, 1989 to pay the compensation as decreed by the Railway Claims Tribunal. The insurance cover bought from general Insurers is an internal mechanism to get the reimbursement of the compensation paid by the Railways to the claimants. Payment of compensation to the victims of train accidents does not get affected whether insurance cover is there or not.