

**GOVERNMENT OF INDIA  
HEALTH AND FAMILY WELFARE  
LOK SABHA**

UNSTARRED QUESTION NO:854  
ANSWERED ON:27.02.2015  
CASHLESS TREATMENT FOR ROAD ACCIDENT VICTIMS  
Lakhanpal Shri Raghav

**Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:**

- (a) whether the Government provides/ has any proposals to provide free/cashless treatment to the victims of road accidents in the country;
- (b) if so, the details thereof; and
- (c) the funds sanctioned, released and utilised by the States for the purpose during each of the last three years and the current year, State/UT-wise?

**Answer**

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI JAGAT PRAKASH NADDA)

(a) to (c): The Ministry of Road Transport and Highways has launched a pilot project for cashless treatment of road accident victims on following stretches:

- (i) Gurgaon-Jaipur stretch of National Highways No.8. (launched in 2013 -14)
- (ii) Vadodara – Mumbai stretch of National Highways No. 8 (launched in 2014 -15)
- (iii) Ranchi – Rargaon – Mahulia stretch on National Highways No. 33. (launched in 2014 -15)

The pilot projects at Gurgaon - Jaipur stretch and Ranchi – Rargaon – Mahulia stretch are being implemented in association with ICICI Lombard General Insurance Company whereas IFFCO – Tokio General Insurance Company Limited is executing at Vadodara– Mumbai stretch.

For Gurgaon - Jaipur stretch of National Highways No.8, the Ministry of Road Transport and Highways has released Rs. 20 Crore to ICICI Lombard General Insurance Company during 2013-14. However, the amount is to be utilized on actual basis. In case of other two stretches, executing agencies have been shortlisted through competitive bidding. ICICI Lombard has quoted the premium of Rs. 3,00,61,977.00 for Ranchi – Rargaon – Mahulia and IFFICO Tokio has quoted the premium of 7,00,32,864.00 for Vadodara – Mumbai stretch. 50% of the premium has been released to the executing agencies.

A Memorandum of Understanding (MoU) has been signed with ICICI Lombard General Insurance Company and IFFCO– Tokio General Insurance Company for executing the pilot project. The objective of the project is to save lives of accident victims by providing prompt and appropriate medical care during `Golden Hour`, and thereby reduce fatalities in road accidents.

The project envisages transport of accident victims from the accident scene to hospital and, where required, from one hospital to another for treatment at a public or private hospital for the first 48 hours or Rs. 30,000, whichever is applicable.