

**GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS**

**LOK SABHA  
UNSTARRED QUESTION NO. 2600  
TO BE ANSWERED ON 03.01.2018**

**ACCIDENT INSURANCE TO TRAIN PASSENGERS**

**†2600. SHRI RAM CHARAN BOHRA:**

**Will the Minister of RAILWAYS be pleased to state :**

- (a) whether the Government is formulating any scheme to provide accident insurance to the train passengers;**
- (b) if so, the details thereof; and**
- (c) the details of the amount of compensation paid under Insurance Scheme during the last three years, State -wise?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RAILWAYS**

**( SHRI RAJEN GOHAIN )**

**(a) and (b): An Optional Travel Insurance Scheme has been launched w.e.f 01.09.2016 for the Confirmed/RAC railway passengers who book e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC) portal at the premium of ₹ 0.92 per passenger. Under the scheme, sum assured is paid to the victim/family or legal heir of the victim as the case may be in case of death/injury of reserved passengers due to train accident/untoward incidents as defined under section 123 read with Sections 124 and 124A of the Railways Act, 1989, subject to**

**Contd..2/-**

**the qualification that the coverage will be valid from the actual departure of train from the originating station to actual arrival of train at the destination station including 'process of entraining' and 'process of detraining' the train.**

**Subsequently, to promote digital/cashless transaction, insurance is being provided free of cost from 10.12.2016 to all the Confirmed/RAC Railway passengers buying online ticket from IRCTC and no premium is being charged from the passengers.**

**The Sum assured to be given to victim/family or legal heir of the victim are as follows:-**

- (i) In case of Death- ₹ 10 lakh,**
- (ii) Permanent Total Disability - ₹ 10 Lakh,**
- (iii) Permanent Partial Disability upto- ₹ 7.5 Lakh,**
- (iv) Hospitalization Expenses for Injury – ₹ 2 Lakh,**
- (v) Transportation of mortal remains – ₹ 10 Thousand.**

**(c): An amount of ₹ 2,47,14,275/- (Two Crore Forty Seven Lakh Fourteen Thousand Two Hundred and Seventy Five ) has been paid as compensation by the Insurance Companies since inception (i.e. from 01.09.2016) to 30.11.2017. State-wise figures are not maintained.**

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