

**GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 690
TO BE ANSWERED ON 06.02.2019**

E-TICKET ONLINE

690. SHRI NALIN KUMAR KATEEL:

Will the Minister of RAILWAYS be pleased to state:

- (a) whether the Railways has launched a scheme allowing a person to get an insurance cover of upto Rs. 10 lakh on booking a train ticket online by paying less than on rupee;**
- (b) if so, the details thereof;**
- (c) whether the said facility is reserved for passengers of the Railways who book e-Ticket and if so, the details thereof;**
- (d) whether the Government has received any suggestions to incorporate other passengers who book ticket through traditional methods; and**
- (e) if so, the response of the Government in this regard?**

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS

(SHRI RAJEN GOHAIN)

(a) to (c): Yes, Madam. An Optional Travel Insurance Scheme with a cover of upto ₹10 lakh was launched w.e.f 01.09.2016 for the Confirmed/RAC railway passengers who book online e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC) which is a wholly owned undertaking of Ministry of Railways.

Contd..2/-

W.e.f 01.10.2018, the premium for the scheme is ₹ 0.49/- (inclusive of all taxes) per passenger per trip.

Under the scheme, 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, the sum assured is paid to the victim/family or legal heir of the victim as the case may be.

The insurance coverage is 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.

The sum assured given to the victim/family or legal heir of the victim is 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.**

Presently, IRCTC is providing this insurance facility through 3 Insurance Companies namely (i) M/s Bharti Axa General Insurance Co. Ltd., (ii) Bajaj Allianz General Insurance Co. Ltd., & (iii) Shriram General Insurance Co. Ltd.

(d) and (e): No, Madam. Optional Travel Insurance Scheme is being run on a pilot basis w.e.f. 01.09.2016 and the scheme has been extended up to 31.08.2019. The scheme is available only to Confirmed/RAC railway passengers who book their online e-ticket through Indian Railway Catering and Tourism Corporation (IRCTC).