

GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2341**  
**ANSWERED ON 19.12.2025**

**OPTIONAL TRAVEL INSURANCE COVERAGE FOR RAILWAY PASSENGERS**

2341. SHRI NARAYANA KORAGAPPA :

Will the Minister of RAILWAYS be pleased to state:

- (a) whether it is a fact that optional travel insurance coverage (OTIC) is provided only to passengers purchasing IRCTC tickets online with "CNF"/ "RAC" status and being Indian citizens;
- (b) if so, the details thereof;
- (c) whether IRCTC tickets booked online with waitlisted status do not have OTIC facility;
- (d) if so, details thereof;
- (e) whether "waitlisted" IRCTC tickets upon updation to CNF or RAC status do not have OTIC facility;
- (f) if so, details thereof; and
- (g) details of OTIC facility for offline booked train tickets?

**ANSWER**

MINISTER OF RAILWAYS, INFORMATION & BROADCASTING AND  
ELECTRONICS & INFORMATION TECHNOLOGY

(SHRI ASHWINI VAISHNAW)

(a) to (g): All reserved passengers can book tickets through online mode or at reservation counters. An Optional Travel Insurance Scheme (OTIS) is available as an option for the Confirmed/RAC passengers who book an online e-ticket through the official website of Indian Railway Catering & Tourism Corporation (IRCTC). This scheme is not available to waitlisted e-tickets. Any passenger who wishes to avail insurance benefit can opt for this scheme at the time of booking the ticket at his/her own discretion. The scheme is available to the passengers who book e-tickets through IRCTC and it provides additional insurance cover to those who have opted for it and paid the premium.

The passenger opts for the insurance scheme at the time of booking ticket and pays the prevailing premium along with fare. The passenger receives the policy information through SMS and on their registered email IDs directly from Insurance Company along with the link for filing nomination details. The insurance company is directly responsible for policy issuance and claims settlement. The claim liability is between the insured and insurance company.

Passenger files the claim directly with the insurance company as per the documents received through e-mail from the insurance company.

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