

**GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS**

**LOK SABHA  
UNSTARRED QUESTION NO. 194  
TO BE ANSWERED ON 16.11.2016**

**INSURANCE COVER FOR RAILWAY PASSENGERS**

**194. SHRIMATI SUPRIYA SULE:**

**SHRI G. HARI:**

**SHRI DHANANJAY MAHADIK:**

**KUNWAR BHARATENDRA:**

**SHRI MOHITE PATIL VIJAYSINH SHANKARRAO:**

**SHRI SATAV RAJEEV:**

**DR. HEENA VIJAYKUMAR GAVIT:**

**SHRI A. ARUNMOZHITHEVAN:**

**SHRIMATI KOTHAPALLI GEETHA;**

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

- (a) whether the Railways has launched an insurance Scheme for the Railway Passengers and if so, the details thereof and the objective behind the move;**
- (b) whether the Government has entered into any partnership with insurance companies for this purpose and if so, the details thereof;**
- (c) the amount of compensation to be given to passengers in case of any mishap/accident or other untoward incidents;**
- (d) whether the insurance cover will be covered across all classes and trains; and**
- (e) if so, the details thereof along with the details of other personal belongings/items covered under the said Scheme?**

**ANSWER  
MINISTER OF STATE IN THE MINISTRY OF RAILWAYS  
( SHRI RAJEN GOHAIN )**

**(a) to (e) : A Statement is laid on the Table of the House.**

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**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (e) OF UNSTARRED QUESTION NO. 194 BY SHRIMATI SUPRIYA SULE, SHRI G. HARI, SHRI DHANANJAY MAHADIK, KUNWAR BHARATENDRA, SHRI MOHITE PATIL VIJAYSINH SHANKARRAO, SHRI SATAV RAJEEV, DR. HEENA VIJAYKUMAR GAVIT, SHRI A. ARUNMOZHITHEVAN AND SHRIMATI KOTHAPALLI GEETHA TO BE ANSWERED IN LOK SABHA ON 16.11.2016 REGARDING INSURANCE COVER FOR RAILWAY PASSENGERS.**

- (a) : Yes, Madam. An Optional Travel Insurance Scheme on a pilot basis for one year has been launched w.e.f 01/09/2016 for the railway passengers who book e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC). Under the scheme reserved passengers who expire or are disabled permanently or partially due to train accident and untoward incidents during train journey will be entitled to sum assured as per the details furnished in para(c). The objective behind the scheme is to maximize compensation to the passengers for the loss caused to them by train accident and untoward incidents.**
- (b) : Yes, Madam. IRCTC which is a wholly owned undertaking of Ministry of Railways has entered into an agreement with three Insurance Companies through Limited Tender, namely (i) Shriram General Insurance Company Ltd., (ii) ICICI Lombard General Insurance Company Ltd., & (iii) Royal Sundaram General Insurance Co. Ltd.**
- (c) : The amount of compensation to be given to passengers are as follows (i) In case of Death- ₹ 10 lakh (ii) Permanent Total Disability – ₹ 10 Lakh (iii) Permanent Partial Disability – ₹ 7.5 Lakh (iv) Hospitalization Expenses for Injury – ₹ 2 Lakh &(v) Transportation of mortal remains – ₹ 10 Thousand.**
- (d) & (e) : Yes, Madam. The insurance cover will cover all reserved classes (SL, 1AC, 2AC, 3AC) and trains except passenger trains & Sub-Urban trains for tickets booked online on the IRCTC website. Personal belongings are not covered under the said scheme.**

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