

**GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 2458
TO BE ANSWERED ON 01.08.2018**

PASSENGER INSURANCE

**† 2458. SHRI KRUPAL BALAJI TUMANE:
SHRI ARVIND SAWANT:**

Will the Minister of RAILWAYS be pleased to state:

- (a) whether the Railways has introduced any insurance scheme for the rail passengers and if so, the details and the objectives thereof;**
- (b) whether the Railways has entered into any agreement with the insurance companies for the said purpose and if so, the details thereof;**
- (c) the amount of compensation to be provided to the said passengers in case of any accident or any other untoward incident; and**
- (d) whether all the classes and trains are covered/likely to be covered under the said insurance cover and if so, the details thereof?**

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS

(SHRI RAJEN GOHAIN)

(a): An Optional Travel Insurance Scheme was launched w.e.f 01.09.2016 for the Confirmed/RAC Railway passengers

Contd..2/-

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 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.

(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): Compensation liability of Railway for death or injury of Railway passengers in train accidents and untoward incidents is laid down in Section 124 and 124A read with Section 123 of Railways Act, 1989. The amount of compensation is ₹ 8 Lakh in case of death and ₹ 64000 to ₹ 8 Lakh in the case of injury, depending upon the gravity of injury.

(d): The insurance scheme is available to passengers of all reserved classes (SL, 1AC, 2AC, 3AC) of all trains (except passenger trains & sub-urban trains) for only tickets booked online on the IRCTC websites. Passengers booking reserved tickets through the manually operated Railway reservation counters and those travelling on unreserved tickets are not entitled to avail of this insurance scheme.