

**GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 4726
ANSWERED ON 31ST MARCH, 2022**

CASHLESS TREATMENT FOR ROAD ACCIDENT VICTIMS

4726. SHRI ASADUDDIN OWAISI:

Will the Minister of ROAD TRANSPORT AND HIGHWAYS

सड़क परिवहन और राजमार्ग मंत्री

be pleased to state:

- (a) whether the Government has introduced a pilot project for providing cashless treatment to the victims of road accident on National Highways (NHs) and if so, the details thereof;**
- (b) whether this project has been extended to some more NHs and if so, the details thereof;**
- (c) the extent to which this project/scheme has been successful;**
- (d) whether the Government proposes to invite bids from insurance companies for such cashless treatment; and**
- (e) if so, the details thereof and the time by which all the NHs are likely to be covered under this project/ scheme?**

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) and (b) NHA is planning cashless treatment facility for the road accident victims, including Drivers, Passengers, Pedestrians/Cyclists on identified National Highway stretches between Delhi-Mumbai/ Mumbai-Chennai/ Chennai-Kolkata/ Kolkata-Agra & Agra-Delhi Corridors of the Golden Quadrilateral (NH) for treatment of bodily injury caused by and arising out of road accident. This will cover the immediate needs of hospitalization of the victims for the first 48 hours, from the time of hospitalization or providing necessary treatment, whichever occurs earlier, up to a cost of Rs. 30,000/-, starting from the time of the ambulance reaching the accident site, as recorded in the Control Room.

(c) The success of the scheme may be assessed only after the scheme is implemented on ground after conclusion of the bidding process and on-boarding of the selected insurance company.

(d) & (e) The tender for the cashless treatment facility on all four arms of the Golden Quadrilateral stretch i.e. Delhi-Mumbai, Mumbai-Chennai, Chennai-Kolkata and Kolkata-Delhi has been invited from Insurance Companies registered with IRDAI or enabled by a Central legislation to undertake insurance related activities for at least the last 5 years having a claim settlement ratio of not less than 85% in the last 3 years. Based on the learnings from the implementation of the pilot scheme, the same may be extended to other National Highways as well.
