

**GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 5226
TO BE ANSWERED ON 02.04.2025**

POLICY FOR RAILWAY TRAVEL INSURANCE

† 5226. SHRI UJJWAL RAMAN SINGH:

Will the Minister of RAILWAYS be pleased to state:

- (a) whether the benefit of Railway Travel Insurance can be availed only by booking tickets online, if so, the details thereof;**
- (b) whether the Government proposes to formulate any policy to ensure that the passengers booking tickets over the counter and travelling in general coaches or compartments get the benefit of the insurance; and**
- (c) if so, the details thereof and if not, the reasons therefor?**

ANSWER

**MINISTER OF RAILWAYS, INFORMATION & BROADCASTING AND
ELECTRONICS & INFORMATION TECHNOLOGY
(SHRI ASHWINI VAISHNAW)**

(a) to (c) : An Optional Travel Insurance Scheme is available as an option for the Confirmed/RAC passengers who book online e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC).

Contd..2/-

An option is given to passengers under the scheme namely Optional Travel Insurance Scheme (OTIS) who book online e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC). This scheme is purely optional in nature. 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.

All Railway passengers irrespective of booking ticket online or at reservation counters and also all unreserved passengers are provided with compensation as defined under the Railways Act of 1989. In addition to this, ex-gratia amount as an instant relief is also given to passengers who meet with train accident/unfavorable incidents.
