

**GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 2902
TO BE ANSWERED ON 06.08.2025**

RAIL TRAVEL INSURANCE

† 2902. SHRI BABU SINGH KUSHWAHA:

Will the Minister of RAILWAYS be pleased to state:

- (a) whether it is a fact that optional travel insurance is offered to passengers who book e-tickets through the Indian Railways Catering and Tourism Corporation (IRCTC);**
- (b) if so, the details of the total premium collected from passengers by the insurance companies under rail travel insurance during the last five years, year and company-wise;**
- (c) the total number of claims received/ accepted/ pending during the said period as on date;**
- (d) the details of total amount distributed by the insurance companies to the affected passengers/ their relatives under these claims;**
- (e) whether the said insurance scheme is monitored by the Government and ensures timely and transparent delivery of insurance benefits to the beneficiaries, if so, the details thereof; and**
- (f) whether the Government proposes to review and make the said scheme more effective and passenger-friendly and if so, the details thereof?**

ANSWER

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

(a) to (f) : All reserved passengers can book tickets through online mode or at reservation counters. An Optional Travel Insurance Scheme (OTIS) is

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available as an option for the Confirmed/RAC passengers who book an online e-ticket. 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 and it provides additional insurance cover to those who have opted for it and paid the premium.

Currently, the premium is Rs. 0.45/- (Forty Five Paisa) per passenger per trip inclusive of all taxes to avail insurance through Optional Travel Insurance Scheme.

The passenger opts for the insurance scheme at the time of booking ticket and pays the premium along with fare. The passenger receives the policy information through SMS on their registered mobile and 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 file the claim directly with the insurance company as per the documents received through e-mail from the insurance company. Filing of claim is a continuous process between the passenger and insurance company. During the last 05 years 333 claims were settled by insurance companies after filing of claims by passengers and an amount of Rs. 27.22 Crores has been paid by the insurance companies to the passengers.

The Optional Travel Insurance Scheme is an effective and passenger-friendly scheme. It offers insurance coverage at a low premium of ₹0.45/-, making it affordable and accessible for all passengers who book e-ticket. Passengers can seamlessly opt-in/opt-out easily by simply checking the Tick Box while booking tickets on IRCTC website or app. The process is simple and integrated, requiring no separate application or documentation at the time of booking.