

**GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS**

**LOK SABHA  
UNSTARRED QUESTION NO.1728  
TO BE ANSWERED ON 04.05.2016**

**INSURANCE FOR RAILWAY TRAVELLERS AND LUGGAGE**

**1728. SHRI DHARAM VIRA:**

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

- (a) the details of allocations made for Railway travel insurance scheme during the last financial year;**
- (b) whether the premium amount will be inbuilt or additional to the ticket fare and if so, the details thereof;**
- (c) the time within which the compensation to the victims will be made;**
- (d) whether the magnitude of compensation would vary according to the gravity of injury and if so, the details thereof; and**
- (e) whether the scheme is available for every traveller or would cater to a specific number of travellers and if so, the details thereof?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RAILWAYS**

**(SHRI MANOJ SINHA)**

**(a) to (e): There is no Railway travel insurance scheme in force at present on Indian Railways and hence no allocation for the same has been made. However, a proposal to offer optional travel insurance for rail journeys at the time of booking has been announced in the Railway Budget 2016-17. In pursuance of the Budget announcement regarding travel insurance to the passengers, Indian Railway Catering & Tourism Corporation Limited (IRCTC) is developing an insurance model for e-ticket passengers as a pilot project for a period of one year. Modalities of the same are being worked out.**

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