

**GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 2096
TO BE ANSWERED ON 12.03.2025**

INSURANCE FACILITY WITH COUNTER TICKETS

2096 . ADV. ADOOR PRAKASH :

Will the Minister of RAILWAYS be pleased to state:

- (a) whether the Railways is not providing any insurance coverage for railway passengers whose tickets are booked from the railway booking counters and if so, the reasons therefor;**
- (b) whether the Government proposes to consider providing the insurance facility with counter tickets also;**
- (c) if so, the details thereof and if not, the reasons therefor;**
- (d) the reasons of the counter booked train tickets not having the option of electronic facility;**
- (e) whether this facility will be provided to avoid mandatory carrying of counter ticket during the journey; and**
- (f) 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 (f): Optional Travel Insurance Scheme with cover upto ₹10 lakh is available for the Confirmed/RAC passengers who book online e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC) and who want to opt for insurance cover.**
