

**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.**

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