

Claims Process for IRCTC Trains: Trip Delay

Passengers boarding Tejas Express will be eligible for “Trip Delay” coverage, under valid ticket.

Modes of claim intimation:

- By calling the call-center (1800-266-5844)
- By E-mail (irctcclaims@libertyinsurance.in)
- By accessing Liberty Insurance’s link at:
<https://www.libertyinsurance.in/products/Travel/IRCTC/Claims>

Below mentioned are steps to be followed along with documents requirement for claims settlement.

Trip Delay – Process Flow:

- Confirmed passenger/ customers on Tejas Express will call the Liberty General Insurance Ltd. (LGIL) contact center to intimate claim in case the train is delayed at destination point of passenger/ customer detraining.
- Customer Executive Officer will request the passenger/ customer to provide the PNR details along with Certificate of Insurance (COI) number that was shared by Liberty General Insurance Ltd. on issuance of Certificate of Insurance (COI).
- Additionally, customer executive officer will also inform the passenger/ customer to share documents as mentioned below on the email address irctcclaims@libertyinsurance.in
 - Cancelled Cheque
 - Subject line mentioning PNR and Certificate of Insurance number

Claims Processing:

- On receipt of data from Contact Centre SPOC / Claim intimation, claim number will be generated.
- On receipt of documents from passenger/ customer through mail on irctcclaims@libertyinsurance.in claims team will refer the appended data received from IRCTC.
- Claims SPOC will incorporate final document receipt date in the appended data list.
- On confirmation, we shall send a SMS to customer/passenger with the claim number.
- In case documents provided as mentioned above are in order, claims SPOC will approve the claim and incorporate NEFT details along with claim amount approved.
- Claims SPOC will share claims approved list along with claim amount approved for the COI’s processing on a given day with Finance team for claims payment.

- On receipt of details, finance team will upload details in the banking system for claim payments to be paid in T+1 day.