

**Travel Insurance Claim Process for IRCTC Tejas Trains Passengers**  
**(Indian National)**  
**LJN-NDLS-LJN/ ADI-MMCT-ADI**

**Coverages:**

Coverages will remain same across the class of passengers. List mentioned below for coverages mentioned under the policy.

Sections	Scope of Cover	Sum Insured-INR
Section 1	Accidental Death	2,500,000
Section 2	Permanent Total Disablement	2,500,000
Section 3	Permanent Partial Disablement	Up to 1,500,000
Section 4	Emergency Accidental Hospitalization	Max upto 500,000
Section 5	Transportation of Mortal Remains	Max upto 10,000
Section 6	Train Delay (At Destination)	Delay of > 1 hour: INR 100/- OR Delay of > 2 hours: INR 250/-
Section 7	Household Theft / Robbery	Max upto 100,000

**Beneficiary:**

The scheme is intended to benefit all the passengers travelling by IRCTC operated Tejas Express Train at following two circuits:

- i. Lucknow – New Delhi- Lucknow and
- ii. Ahmedabad- Mumbai Central- Ahmedabad

Irrespective of the class of the ticket and the benefit will be only against the accident and untoward incident that takes place during actual departure to actual arrival of the train. Including 'process of entraining 'and 'process of detraining the train' and Vikalp train, short termination and diverted route.

**Contact Centre in case of any Query or Claims Intimation:**

- For claim intimation, access Liberty Insurance's link:  
<https://www.libertyinsurance.in/products/Travel/IRCTC/Claims>
- Liberty General Insurance call-center – 1800 – 266 - 5844
- E-mail - [irctcclaims@libertyinsurance.in](mailto:irctcclaims@libertyinsurance.in)

## **EXCLUSIONS:**

### **1 General Exclusion:**

The insurance company shall not be liable to make any payment under this benefit in respect of the following:

1. Accident while crossing the Railway tracks
2. Accident due to breach of law with criminal intent.
3. Accidents due to mental disorders or disturbance of conscious, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
4. Damage of health caused by curative measures, radiations, infection, poisoning except where arise from the accident.
5. From intentional self-injury, suicide or attempted suicide.
6. Whilst under the Whilst engaging in any sort or form of adventurous sport.
7. Committing any breach of law with criminal intent.
8. Influence of intoxication, liquor or drugs.
9. Directly or indirectly caused or contributed by congenital anomaly, venereal disease, sexually transmitted disease, AIDS or insanity caused by, contributed to or aggravated or prolonged by child birth or from pregnancy
10. Any natural cause or disease or medical or surgical treatment unless such treatment becomes necessary due to injury caused by the said untoward incident.
11. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
12. Nuclear energy, radiation.
13. Claim on account of injury due accident prior to the date & time of journey & post the date & time of journey would be excluded from the scope of the policy, however any delay in the time of departure & arrival of the respective train would be taken into consideration
14. Claim in instances wherein ticket was booked by the insured; however the train was not boarded. This is irrespective of whether the train ticket was cancelled or not.
15. Claim in instances wherein ticket was booked by the insured; however the ticket was not confirmed but still the passenger boarded the train.

### **2 Exclusion for hospital expenses:**

1. The treatment of any illness suffered by the Insured Person except any caused by Accident and requiring immediate medical treatment in order to maintain life or relieve immediate pain or distress.
2. Any medical treatment, which was not medically necessary.
3. Plastic or cosmetic surgery unless this is certified by the attending Medical Practitioner to be medically necessary for reconstruction following an Accident.

4. Dental treatment or surgery of any kind, unless to sound natural teeth and necessitated by an Accident.
5. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident
6. Any costs relating to physiotherapy unless undertaken while the Insured Person is hospitalized.
7. Any costs or periods of residence incurred in connection with rest cures or recuperation at spas or health resorts, sanatorium, convalescence homes or any similar institution.
8. Any costs in any way related to psychiatric or mental disorders.
9. Any costs relating to the Insured Person's pregnancy, childbirth or the consequences of either.
10. Any congenital internal or external diseases, defects or anomalies.

**Documentation required:**

**a. In case of death:**

- Report of the Railway Authority confirming the accident of the train
- Report of the Railway Authority carrying the details of the passengers declared dead.
- Duly Completed Personal Accident Claim Form signed by Nominee / Legal Heir along with the NEFT mandate details & cancelled cheque
- Photo identity proof of nominee
- For Death Claims, claim will be settled only to nominee declared at the time of buying insurance through IRCTC portal
- In absence of nominee, claim will be paid to Legal Heir only – as per Legal Heir / Succession Certificate

**b. In case of Permanent Total Disability /Permanent Partial Disability**

- Report of the Railway Authority confirming the accident of the train
- Report of attending doctor confirming the extent of disability.
- Medical bills corresponding to doctor's prescription.
- Duly Completed Personal Accident Claim Form signed by insured / Nominee
- Attested copy of disability certificate from Civil Surgeon of that Hospital in which the treatment has undergone stating percentage of disability.
- Attested copy of FIR.
- All X-Ray / Investigation reports and films supporting to disablement.
- Claim form with NEFT details & cancelled cheque of the beneficiary
- Photograph before & after disability

**c. In Case of Hospitalization Expenses for Injury**

- In case Report of the Railway Authority confirming the accident of the train
- Medical bills corresponding to doctor's prescription.
- Duly Completed Personal Accident Claim Form signed by insured / Nominee

**d. In case of Transportation of mortal remains**

- Report of the Railway Authority confirming the accident of the train
- Report of the Railway Authority carrying the details of the passengers declared dead
- Photo identity proof of nominee.
- In absence of nominee, claim will be paid to Legal Heir only – as per Legal Heir / Succession Certificate

**e. Coverage Against household theft / Robbery – FIR Copy**

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