

**(Press Release)**

**05.08.2016**

**MINISTRY OF EXTERNAL AFFAIRS  
(HAJ Division)**

**Reference press release dated 23 July 2016.**

**Sl. No. 10 of Terms and Conditions applicable to Private Tour Operators (PTOs) during Haj-2016 may be read under:**

**10. Medical Insurance:** As per Annexure-A(ii) of the PTO Policy approved by the Hon'ble Supreme Court, PTOs must sign an agreement with each pilgrim indicating the services to be provided to the pilgrims. The services should include *inter alia* **medical insurance**. PTOs should incorporate "**medical insurance**" and **NOT** "Group Accident Insurance Scheme" in the model agreement to be signed with each pilgrim as per Annexure A(ii) of the PTO Policy.