
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.