

Policy No: 2999204493907400000

Policy Period – 1st Feb 2022 – 31st Jan 2023

Offer Details - Insurance on HDFC Bank Co-brand Credit Cards

Do minimum 1 POS / e-Commerce transaction with the Credit Card every 30 days with spends of 50,000/- or more- and be eligible for the below mentioned benefits:

- Accidental Death – Coverage of up to Rs. 3,000,000/-
- Permanent Total Disability - Coverage of up to Rs. 3,000,000/-

Accidental Death + Permanent Total Disability Insurance:

On completing 1 POS / eCommerce transaction with the Credit Card, you will be eligible for Accidental death insurance & Permanent Total Disability Coverage up to Rs. 3,000,000/-

Benefit Table

Coverage Details	Eligibility
Base Cover Rs. 500,000/-	At least 1 POS / eCommerce transaction with the Co-Brand Credit Card up to 30 days prior to the date of loss
Additional Accelerated Coverage Rs. 1,000,000/-	Minimum 1 POS / eCommerce transaction with Co-Brand Credit Card Plus Credit Card spends of greater than Rs. 25,000 up to 30 days prior to the date of loss
Additional Accelerated Coverage Rs. 1,500,000/-	Minimum 1 POS / eCommerce transaction with Co-Brand Credit Card Plus Credit Card spends of greater than Rs. 50,000 up to 30 days prior to the date of loss

- The Sum Insured for **Accidental Death + Permanent Total Disability Insurance** shall not exceed Rs. 3,000,000/-
- Permanent Total Disability Claims will be settled as per TABLE (B) mentioned below in the claim section
- The cover is applicable for primary cards only.
- For the card holder to be eligible for a claim, at least one POS / eCommerce transaction is mandatory up to 30 days prior to the date of loss/accident.



HDFC ERGO General Insurance

- In case of cardholder having multiple HDFC Bank Co-Brand Credit Cards the sum insured per accident/loss will be 30,00,000/- subject to a non 1 POS / eCommerce transaction
- The Accidental Death cover is on worldwide basis.
- The following risk / perils have been explicitly excluded under the policy:
 - Injury caused by surgery
 - Nuclear energy risk
 - Professional activities of police/ military personnel
 - Offshore activities
 - Participation in adventure sports
 - Suicide
 - Under Influence of Alcohol and/or Drugs.

How to claim?

- Customer needs to visit the nearest HDFC Bank branch or call Phone banking for details.
- Checklist of documents to be shared by the Bank with the customers.
- Customer to intimate any accidental death event within 30 days at bankclaims@hdfcergo.com and mention the policy no:
- Customer should submit all relevant claims document within 60 days from date of loss at bankclaims@hdfcergo.com.
- HDFC Ergo to check and revert within 3 working days for claims received if any additional documents are required
- If all the documents are as per the checklist, HDFC Ergo to process the claim and settle the claim to claimant/customer's account which has been provided along with the claim document
- In case of claim repudiation the claimant will be provided with a repudiation letter with the reason of repudiation by the Insurance Company.

Incase of Claim, document's to be submitted:

Accidental Death

- Duly filled and signed claim form by claimant
- Customer to mention "HDFC Bank Co- Brand Credit Card Claim" in the right hand corner of the claim form and leave the policy no: field empty
- Medical documents and death summary from the hospital. (if the card holder is admitted to hospital)
- Postmortem Report (Medical office stamp mandatory in Post Mortem report)
- Death certificate issued by municipal authorities
- Police FIR copy (Police station stamp mandatory in the copy)
- Viscera Report/Chemical analysis Report/Histopathological Report if applicable
- Nominee details of the cardholder from bank
- Final Police investigation report(if applicable)
- Credit card copy
- If Nominee not registered provide legal heir certificate from collector office/civil court
- Relationship proof of nominee with the cardholder
- KYC (Know your customer) form (all mark * are mandatory) and submit self signed KYC documents as per checklist mentioned in the form, along with recent passport size photo
- KYC documents for card holder and nominee both (Photo id and address proof)
- NEFT details of the nominee (Cancellation cheque printed name to be mentioned). If printed name not available in nominee cheque copy, Please provide Bank statement or Pass Book for account number verification

Permanent Total Disability

1. Duly filled claim form
2. Disablement Certificate from Authority

3. Police FIR / MLC copy
4. Photo ID Proof
5. All medical papers including investigations reports

Permanent Total Disability – Benefit Table

Sr. No.	The Disablement	% of Base Sum Insured Payable
1	Permanent Total Disablement	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two Limbs (physical severance or the total and permanent loss of use of such Limb)	100%
4	Permanent Total Loss of Sight in both eyes	100%
5	Permanent Total Loss of Sight of one eye and one Limb (physical severance or the total and permanent loss of use of such Limb)	100%
6	Permanent Total Loss of Speech	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total Loss of Mastication	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb (physical severance or the total and permanent loss of use of such Limb)	50%
12	Permanent Total Loss of Sight of one eye	50%

We would also like to inform you that acknowledgement of insurance claim by HDFC Bank is not an admission of liability. The claim received by HDFC Bank will be processed & investigated by the Insurance Co. & their decision will be final & binding. HDFC Bank will not be liable for the decision taken by the Insurance Co.

*Terms & Conditions as per Cardholder's agreement applicable.