

Snapshot of accidental death & Permanent Disability due to accident Insurance on RuPay Cards

RuPay Card Scheme offers Personal Accident (accidental death and permanent disablement) Insurance cover to RuPay Card holders.

1. Coverage:

- i) Accidental Death:** Cover of Rs 1 lakh in case of loss of life due to accident.
- ii) Permanent Disability:** Cover of Rs 1 lakh in case of permanent disability due to accident.
- iii) Age Criteria:** The Personal Accident cover is available for all eligible RuPay card holders in the age range of 18 years to 70 years.

2. Eligible Cards: All RuPay card holders (Debit, Kisan and Prepaid) are eligible for the Insurance cover.

- i)** As a RuPay card holder, you should have performed at least one successful transaction at any channel i.e ATM/MicroATM/POS/E com in last 45 days prior to the incident of loss.
- ii)** The RuPay insurance benefit would be in addition to any other insurance cover.
- iii)** The benefit is applicable for the cardholder irrespective of the account status (single / joint)

Claim Settlement: The Insurance benefit can be obtained by you on submission of all required documents by cardholder Bank to HDFC Ergo. The claim shall be settled by the insurance company within 10 days after receipt of complete documentation. Following documents are required:

A. In case of Accidental Death

- i)** Duly filled and signed claim form
- ii)** FIR copy
- iii)** Post mortem report
- iv)** "Cause of Death" certificate from treating doctor
- v)** Death Certificate – issued by a municipal authority
- vi)** Viscera report (If done)
- vii)** Passport, Pan card, Aadhaar card, address proof (KYC documents)
- viii)** Copy of the RuPay card / Declaration from Bank on letter head with sign and stamp
- ix)** Switch Log / Core Banking System screenshot from Bank for Transaction verification
- x)** Declaration from Bank for nominee including NEFT details with sign and stamp (in case nominee is available) / legal heir certificate or any other document in discussion with claimant as a proof (in case nominee not available with bank)

B. Permanent Disability due to accident:

- i)** Duly filled and signed claim form
- ii)** FIR copy
- iii)** Disability certificate from treating doctor / Government hospital
- iv)** Hospital Indoor case paper
- v)** Full size photo of insured with disable / Amputated limb
- vi)** Passport, Pan Card, Aadhaar card, address proof (KYC documents)
- vii)** Copy of the RuPay card / Declaration from Bank on letter head with sign and stamp
- viii)** Switch Log / Core Banking System screenshot from Bank for Transaction Verification