

### **Terms and conditions for Insurance claim**

1. All RuPay Card holders will be eligible for the benefit under the RuPay Insurance Program.
2. Benefits of the Insurance will be available to the cardholders who have performed minimum one successful transaction as under:
  - a. Financial or non-financial transaction at any channel both Intra and Inter-bank, i.e. on-us (ATM/Micro-ATM/POS/e-com/Business Correspondent of bank at locations by any payment instrument) within 90 days prior to date of accident including accident date of Non- premium cardholders or off us (same bank channels – bank customer/RuPay cardholder transactions at other Bank channels).
  - b. Financial or non-financial transaction at any channel both Intra and Inter-bank, i.e. on-us (ATM/Micro-ATM/POS/e-com/Business Correspondent of bank at locations by any payment instrument) within 45 days prior to date of accident including accident date of premium/select cardholders or off us (same bank channels – bank customer/RuPay cardholder transactions at other Bank channels).
3. Under the RuPay Insurance Program, RuPay cardholders will be eligible for the compensation on only 1 eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholder of same/different bank are meeting the eligibility criteria. The choice of the card for the claim would rest with the customer.
4. The Personal Accident Insurance death and permanent total disability would be an open policy for any kind of accident related to death or permanent total disability
5. In the event that the date of accident is:
  - a. Within 45 days prior to the date of accident including accident date for premium/select cardholders and
  - b. Within 90 days prior to the date of accident including accident date for non-premium cardholders

From the date of issuance of the RuPay card, the policy would respond in favour of the cardholder even if no transaction has been carried out using the card
6. Personal Accident Insurance is open to all RuPay cardholders above 5 years of age subject to fulfilment of the terms and conditions of the policy.
7. Claim intimation should be made with ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to claim within 90 days of loss/incident such claims will be accepted by new India Assurance Co. Ltd for investigation and honoured, if all terms under the policy are met as on date of accident.
8. All supporting documents relating to the claim must be submitted within sixty (60) days from the date of claim intimation.
9. Compensation of the insurance benefit will be made to the eligible beneficiary on submission of complete documentation as required.

Documents checklist:

- For accidental death :
  - Claim Form duly completed and signed.
  - Original or Certified copy of Death Certificate.
  - Original or Certified copy of FIR, Panchnama / Inquest Panchnama.
  - Legal heir document
  - Nominee details ( including NEFT details)
  - Additional documents may be requested by The New India Assurance Co. Ltd based on the case requirement such as Medical reports, post mortem report etc.
  
- For Permanent total disability :
  - Claim Form duly completed and signed.
  - Discharge card along with case history confirmation therein duration & percentage of disability duly signed by the concerned/treating Physician/Surgeon.
  - All investigation report in original copies\* thereof in respect of tests had undergone pertaining to accident.
  - Additional documents, if any, based on merit of loss

\*If the original claim documents are submitted to any particular General Insurance co. copies of the same duly certified by Branch in-charge of RuPay card issuing Bank can be submitted.