BENEFITS FOR COMPREHENSIVE CARDSURE PACAKAGE INSURANCE POLICY NO: 2999206038987100000 FOR HDFC BANK LTD.

Variants Covered – Corporate & Business Cards

ACCIDENT COVERS- Policy No: 2999206038987100000

AIR ACCIDENT

- Cover of INR 1 crore available to primary card holder
- Cover is applicable in case the card holder shall sustain any air accident and suffer bodily injury resulting in death within 12 months of the accident.
- The coverage is applicable if the air ticket has been purchased using HDFC BANK Corporate/Business Cards

ROAD/RAIL ACCIDENT

- Cover of INR 3Lacs available to primary card holder
- Cover is applicable in case the card holder shall sustain any road/rail accident and suffer bodily injury resulting in death within 12 months of the accident

ACCIDENTAL HOSPITALIZATION EXPENSES

- Cover of upto INR 25000 available to primary card holder
- Cover is available for expenses incurred at a hospital for treatment following a road/rail accident.

CREDIT SHIELD COVER:

- Cover of upto INR 5 Lacs is available to primary card holder
- In the event of accidental death or permanent total disability of the insured person the balance outstanding amount will be paid directly to bank/financial institution as per policy terms and conditions

LOSS OF CHECKED BAGGAGE

- Cover of upto INR 10000 on domestic flights and USD 200 on International flights available to the primary card holder on loss of one or more baggage's checked in by the card holder.
- Reimbursement will be as per actual bill submission
- Sub-Limit per Article: 50%

DELAY IN RECEIPT OF CHECKED BAGGAGE

- Cover INR 5,000 on domestic flights and USD 125 on international flights to the primary card holder on delay in delivery of checked in baggage.
- Cover is only applicable for delay beyond a period of 3 hours for international flight, 6 hours for connecting domestic flight and 12 hours for domestic flight
- Amount Payable per 1 Hour: USD 10 for International
- Amount Payable per 1 Hour: INR 500 for Domestic
- Deductible: 6 Hours for Domestic
- Deductible: 3 Hours for International

DELAY IN FLIGHT

- Cover of INR 15,000 on domestic flights and USD 200 on international flights is available to the primary card holder
- Cover available on delay of flights by more than 12 hours from scheduled departure

MISSING OF CONNECTING INTERNATIONAL FLIGHT DURING TRANSIT

- In the event the Insured fails to take a connecting international flight of an international Airline due to the delay in arrival of another flight, in which the Insured is travelling. The Company pays for the following expenses.
    - Cover of INR 15,000 on domestic flights and USD 200 on international flights is available to the primary card holder

HIJACKING

- Cover INR 1,50,000 on domestic flights and USD 2000 on international flights to the primary card holder on Hijacking
- Amount Payable per 6 Hours: USD 450 for International flights
- Amount Payable per 6 Hours: INR 35,000 for Domestic

LOSS OF PERSONAL DOCUMENTS

- Cover of upto INR 25,000 for Loss of Passport/Visa and International flights upto USD 325 available to the primary card holder
- The Company shall pay actual expenses incurred by the card holder for obtaining a duplicate passport/personal documents in the course of his/her air travel in event of a loss upto the limit mentioned above
- Sub-Limit per Article: 50%

EMERGENCY MEDICAL EXPENSES

- Cover of upto USD 1,250 on international travel to primary card holder
- Covers any medical expenses because of any Bodily Injury or sudden unexpected Sickness only for international travel outside India. Medical expenses incurred due to any **pre-existing illness will not be covered**.

The insurance partner for the above is HDFC Ergo General Insurance Company Limited and the customer needs to raise the claim directly with the insurance company.

HDFC ERGO General Insurance

Terms & Conditions Apply

- All the above insurance covers are available to the Primary card holder.
- All the above insurance covers will be available only after the card holder activates his/her HDFC Bank Corporate Credit Card with POS or an online transaction excluding disputed transaction within six months.
- Air Accident & Travel Insurance cover will be activated if the tickets are purchased by using HDFC Bank Credit Card.
- The above features and benefits are valid up to **January 01, 2025**
- Fraudulent transactions done by person known to the cardholder are specifically excluded.
- Insurance covers are not provided by HDFC Bank. Exclusions/Limitations are applicable as per the policies issued by the Insurance Company with whom the Bank has tied up.
- Terrorism is specifically excluded under the policy.
- Travel Insurance provided under the policy shall not be valid for procuring a visa.
- The maximum age of insured person shall be 70 years.
- **Claim payment to the customer will be made in INR as per applicable exchange rate as on the date of expenses incurred by the cardholder**.
- For detailed terms, conditions & exclusions please write to bankclaims@hdfcergo.com & travelclaims@hdfcego.com
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- For any queries please write to bankclaims@hdfcergo.com and claim documents should be sent to Address: **A&H Claims Inward Team, HDFC Ergo GIC Ltd., 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri East. Mumbai 400059**
- Intimation of Claim to be provided within 30 days from the date of loss by the
- insured. Documents to be submitted to HDFC ERGO within 60 days from the date of loss.
- For Emergency Medical Expenses - Toll Free: +800 08250825 (International Toll Free - accessible from outside India) / 01204507250 (Chargeable)