HDFC BANK LTD POLICY NO: 2999204800579204000

Policy Period – 23-July-2026 to 22-July-2027

BENEFITS FOR HDFC BANK REGALIA/SUPER PREMIUM CARDHOLDERS

AIR ACCIDENT

o Cover of INR 10,000,000 available to primary card holder

o 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.

EMERGENCY MEDICAL EXPENSES

o Cover of upto INR 1,500,000 available to primary card holder

o 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.

CARD LIABILITY COVER:

o Cover of upto INR 900,000 is available to primary card holder

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

Terms & Conditions -

o All the above insurance covers are available to the Primary card holder.

o Liability on lost card will start from the Date of Dispatch of the card upto 30 days, whereas Air Accident/ Emergency Medical Expenses will start from Date of Activation of the card (means first POS transaction/cash withdrawal by the cardholder)

o Liability on lost card covered to an extent of 900,000 for 2 days prior to Date of Block and 30 days post the Date of Block.

o Terrorism is specifically excluded under the policy.

o Travel Insurance provided under the policy shall not be valid for procuring a visa.

o Travel Insurance provided shall be valid for International Travel only.

o Maximum Trip Duration is restricted to 30 Days.

- 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.

- The above features and benefits are valid up to 22nd July 2026

Claim Procedure:

1. Intimation of Claim to be provided within 60 days from the date of loss by the insured. Documents to be submitted to HDFC ERGO within 130 days from the date of loss.
2. Contact details:
    a. For Emergency Medical Expenses - Toll Free: +800 08250825 (International Toll Free - accessible from outside India) / 01204507250 (Chargeable)
    b. Email: bankclaims@hdfcergo.com
    c. Address: A&H Claims Inward Team, HDFC Ergo GIC Ltd., 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri East. Mumbai 400059