HDFC ERGO General Insurance Company Limited

HDFC BANK LTD POLICY NO: 2999204800579204000

POLICY PERIOD – 23 JULY 2026 – 22 JULY 2027

BENEFITS FOR HDFC BANK SUPER PREMIUM / TATA NEU INFINITY / REGALIA / REGALIA GOLD / DOCTORS REGALIA/REGALIA FIRST CARDHOLDERS

AIR ACCIDENT

o Cover available to primary card holder as per the below table

Super Premium / Tata Neu Infinity / Regalia / Regalia Gold / Doctors Regalia	Regalia First
USD 125,000	USD 62,500

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.

Claim payment to the customer will be made in INR as per applicable exchange rate as on the date of death.

EMERGENCY MEDICAL EXPENSES

o Cover available to primary card holder as per the below table

Super Premium / Tata Neu Infinity / Regalia / Regalia Gold / Doctors Regalia	Regalia First
USD 18,750	USD 12,500

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.

Claim payment to the customer will be made in INR as per applicable exchange rate as on the date of payment to hospital / medical establishment.

CARD LIABILITY COVER: / FINANCIAL LIABILITY COVER

o Cover available to primary card holder as per the below table

Super Premium / Tata Neu Infinity / Regalia / Regalia Gold / Doctors Regalia	Regalia First
INR 900,000	INR 500,000

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

CREDIT SHIELD:

- Credit Shield of up to INR 9,00,000

Super Premium / Tata Neu Infinity / Regalia / Regalia Gold / Doctors Regalia	Regalia First
INR 900,000	INR 900,000

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Missing of Connecting Flight During Transit

- Cover available to primary card holder as per the below table

Super Premium / Tata Neu Infinity / Regalia / Regalia Gold / Doctors Regalia	Regalia First
USD 313	USD 313

Flight Delay

- Cover available to primary card holder as per the below table

Super Premium / Tata Neu Infinity / Regalia / Regalia Gold / Doctors Regalia	Regalia First
USD 313	USD 313

Covers up to 313 USD for any essentials purchased, meals, or other related due to delay in booked and confirmed flight. (Amount Payable per 1 Hour: USD 10, Deductible: 8 Hours)

For policy details please visit https://customer-portal-assets.hdfcergo.com/assets/v2/docs/defaultsource/downloads/policy-wordings/others/payment-protection-package/paymentprotection-package-427248269136.pdf

Terms & Conditions -

- All the above insurance covers are available to the Primary card holder.
- 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)
- Air Accident cover will be activated if the tickets are purchased using Diners Card.
- Travel Insurance will be activated if the tickets are purchased using Diners Card.
- 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.
- Terrorism is specifically excluded under the policy.
- Travel Insurance provided under the policy shall not be valid for procuring a visa.
- Travel insurance related coverage's are only valid for onboard journey i.e. coverage's will not be applicable on return journey
- Travel Insurance provided shall be valid for International Travel only. subject to travel origination from India
- 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 22 July, 2027

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 120 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