

Terms and conditions for RuPay Platinum Card Insurance claim

1. All RuPay Card holders will be eligible for the benefit under the RuPay Insurance Program.
2. Benefits of Insurance will be available to the Cardholders who have performed minimum one successful transaction as under:
 1. Minimum one successful RuPay Card induced financial transaction at any PoS/E-com, both Intra and Inter-bank i.e. on-us or off us within 30 days prior to date of accident including accident date of RuPay Cardholder
3. The Insurance policy is applicable for the compensation of only one eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholder of same or different banks meet the eligibility criteria. The choice of the card for the claim would rest with the customer.
4. With this policy, Personal Accident Insurance against accidental injuries caused by all kind of accidents will be covered. The policy provides the benefits to you, for Accidental Death and Permanent Total Disability.
5. If the incident occurs in a timeline of 30 days of issuance of the RuPay card, thereby not giving a window of 30 days qualifying criteria for doing a transaction in order to be eligible for the insurance benefit, - as an exception in such cases the cover is still valid and can be intimated as applicable for Premium Cardholders.
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. The insurance claim intimation should be immediate to TATA AIG General Insurance Co. Ltd or Bank but not later than ninety (90) days of the date of accident. In case where the person is hospitalized (and under critical condition) and is unable to file claim within ninety (90) days of loss/incident such claim cases will be accepted by TATA AIG General Insurance 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.

Document Checklist :

For Accidental Death Claims:

- a) Claim Form duly completed and signed.
- b) Original or Certified copy of Death Certificate.
- c) Original or Certified copy of FIR / Police report giving description of the accident.

d) Original or Certified copy of Post Mortem Report along with Chemical Analysis/FSL reports wherever applicable.

e) Aadhaar copies of Cardholder and Nominee.

f) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:

1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
2. Compliance of 90 days transaction criteria (to be supported with transaction log / account statement from the bank's system)
3. Nominee Name and his banking details (including Passbook copy)
4. Brief description of Accident as per FIR translated in English or Hindi.
5. Bank official's Name and contact details with email ID.

Please Note: 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.

Permanent Total Disability Claim Forms:-

- a) Claim Form duly completed and signed.
- b) Discharge card along with case history confirmation therein duration & percentage of disability duly certified by the concerned/treating Physician/Surgeon.
- c) Original or Certified copy of FIR/ Police report giving description of the accident.
- d) All investigation report in original copies* thereof in respect of tests had undergone pertaining to accident.
- e) Additional documents, if any, based on merit of the loss.
- f) Aadhar copies of Cardholder and Nominee
- g) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
 2. Meeting 90 days transaction criteria (include the transaction log / account statement from the system)
 3. Brief description of Accident as per FIR translated in English or Hindi.
 4. Bank official's Name and contact details with email ID.

* 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.