

ACCIDENT COVERS

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

AIR TRAVEL COVER:

LOSS OF CHECKED BAGGAGE

- Cover of upto INR 10000 on domestic flights and INR 15000 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
- Single any one item limit of INR 10,000 /-

DELAY IN RECEIPT OF CHECKED BAGGAGE

- Cover INR 5,000 on domestic flights and INR 10,000 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
- Maximum per hour INR 500

DELAY IN FLIGHT

- Cover of INR 5,000 on domestic flights and INR 15,000 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 misses or fails to take a connecting international flight of an international Airline due to the delay in arrival of another international flight, in which the Insured is travelling, beyond 6 hours of the schedule arrival time. The Company pays for the following expenses.
- Coverage upto INR 15,000/-

HIJACKING

- Card holders are insured for INR 12,500 per hour on international flights and connecting domestic flights
- Maximum Cover upto INR 1,50,000 available to primary card holders for domestic flights
- Card holders are insured for INR 6,250 per hour on domestic flights
- Deductible – 24 Hours

LOSS OF PERSONAL DOCUMENTS

- Cover of upto INR 25,000 for Loss of Passport/Visa & International Travel Ticket upto INR 10,000 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
- Single any one item limit is INR 10,000 and deductible is INR 1,500

CASH IN TRANSIT (INTERNATIONAL TRAVEL)

- Cover upto INR 40,000 with a deductible of INR 5,000 on each and every claim
- Aggregate limit under the policy is INR 5,000,000
- In the event of loss of Money belonging to the business or profession of the Insured due to accident or misfortune happening during the currency of the Policy, the Company hereby agrees subject to the terms & conditions to pay the Insured the amount(s) of loss in the circumstances or situations as set out in the Schedule

EMERGENCY MEDICAL EXPENSES

- Cover of upto INR 100,000 available 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 Co. Ltd. and the customer needs to raise the claim directly with the insurance company.

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 Dec 09, 2019
- 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.
- For detailed terms, conditions & exclusions please write to bankclaims@hdfcergo.com
- 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
- For Emergency Medical Expenses - Toll Free: +800 08250825 (International Toll Free - accessible from outside India) / 01204507250 (Chargeable)