



HDFC BANK LTD POLICY NO: 2999205124999700000

POLICY PERIOD – December 10, 2022 to December 09, 2023

BENEFITS FOR HDFC BANK LTD. CORPORATE CARDS

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

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 domestic flights
- Maximum per hour INR 500 for domestic & USD 10 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 misses or fails to take a connecting flight of an Airline due to the delay in arrival of the flight, in which the Insured is travelling. The Company pays for the following expenses.
- Coverage of INR 15,000/- for Domestic Flights and USD 200 for International Flights



- If the Insured Person(s) receives any form of compensation from the common carrier, that will be adjusted against any compensation under this section
- Additional Transportation costs to join the trip (must be same class of original tickets purchased) upto the maximum Sum Insured / Limit of Liability.

HIJACKING

- Card holders are insured for INR 35,000 per 6 hours for Domestic flights and USD 450 per 6 hours for International flights
- Maximum Cover upto INR 1,50,000 for Domestic & USD 2000 available to primary card holders for International flights

LOSS OF PERSONAL DOCUMENTS

- Cover of up to Rs. 25,000 for Loss of Passport / Visa in domestic travel and USD 325 in international travel
- 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%

CASH IN TRANSIT (INTERNATIONAL TRAVEL)

- Cover upto INR 40,000 with a deductible of INR 5,000 on each and every claim
- 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 USD 1250 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, 2023
- 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 & travelclaims@hdfcego.com
- For any queries please write to bankclaims@hdfcergo.com & travelclaims@hdfcego.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)