



## **Important Terms and Conditions**

### **Terms & Conditions pertaining to Personal Accident Insurance Cover**

1. For all debit cards (except Rupay Platinum Debit Card) there should be atleast 1 Purchase transactions in the last 180 days, from the date of incident.
2. For Rupay Platinum Debit Card, there should be atleast 1 financial or non-financial transaction at any channel either on-us or off-us (ATM/ Micro ATM/POS/E-com/Business Correspondent by any payment instrument) *within 45 days prior to the date of incident* (Transaction means any customer induced transaction at the Branch or by any payment instrument).

### **Terms & Conditions pertaining to Air Accident Insurance Cover**

1. For Air Accident Insurance Cover to be active on the debit card, the flight ticket should be purchased using the Axis Bank Debit Card only.
2. The cover is applicable only on travel through commercial flights. The cover is not applicable for the Pilot & Crew members.
3. In case of Air Accident, only Air Accident Insurance Cover will be applicable. Other Personal Accident Insurance Cover will not be applicable in such scenario.

***In case of multiple debit cards, Insurance Cover will be applicable only on one of the cards (the active debit card with the highest insurance cover will be considered)***

### **Type of Permanent Total Disability Covered for Personal Accident Insurance Cover**

Following type of Permanent Total disabilities are covered:

1. Loss of Sight (Both Eyes)
2. Loss of two Limbs
3. Loss of one Limb & one Eye

### **Terms & Conditions pertaining to Lost Card Liability & Purchase Protection Cover**

1. For all debit cards there should be atleast 1 Purchase transactions in the last 90 days, from the date of incident.
2. This cover includes protection against all unauthorized transactions done through the debit card.

### **Process for claiming Insurance Cover:**

The nominee/legal heir needs to visit the Axis Bank's branch and submit the required documents as mentioned below:

#### **A. For Claim Intimation (only soft copy required):-**

1. Card Number
2. Type of card
3. Cardholder Name
4. Insurance Cover Amount
5. Date of Incident
6. Card blocking Date
7. PAN
8. Date of last Purchase Transaction

#### **B. For Claim Settlement:-**

##### **Fraudulent Charge**

1. Recent 3 months card / account statement
2. Claim form filled by Bank
3. Complete Scan copies of passport pages ( For international Transactions)
4. Destroyed/Cut Card copy

##### **Personal Accident**

1. Original Claim form duly filled and signed.
2. Attested FIR/Panchanama/Inquest Panchanama Copy (Notarized)
3. Translated copy of FIR and Post Mortem Report in English/Hindi, if filed in Local Language (Notarized)
4. Attested Bank Stament of 180 days before accident
5. Attested Hot Listing certificate
6. Final Police Report (Notarized)
7. Assignee Verification form photo and signature attested
8. Attested Post Mortem Report and Viscera report if Viscera preserved/Chemical Analysis (Notarized)
9. Original Death Certificate
10. Attested copy of Driving License, in case of Road Accident (if he himself is driving) (Notarized)
11. Certificate of Railway authority, in case of Rail Accident (Notarized)

12. Attested Identity card, if deceased is Police/Defence personnel (Notarized)
13. Air Ticket & Account statement highlighting the transaction for Air ticket purchase (Only for Air Accident)
14. Certificate from Air Line authority, in case of Air accident (Notarized)

\*Translated copies to be arranged, wherever the documents are filed in Local Language(Other than Hindi/English) (Notarized/ attested by Gazetted officer)

\*All notarized original documents to be submitted (Not the photocopy of notarized documents)