

Terms and Conditions

- **Personal Accident Insurance** In the event of loss of life of card holder, due to any event defined as accident by the IRDA, nominee of the card holders will be entitled for compensation of INR 5, 00,000. This is a death only cover, where natural deaths or death due to any disease is outside the purview of the benefit.
- **Purchase Protection Cover** Loss of any consumer durable goods purchases through Value+ Debit card, will be covered for 90 days from the date of purchases, against losses arising from Fire & Burglary from your residential premises, upto INR 50,000. Any hand held devices will be excluded from this benefit.
- Air Accident cover- In the event of death due to crash of a Commercial Airplane, nominee of the cardholder will be entitled for a compensation of INR 1 Crore.

Please note- To be eligible for the above complimentary insurance cover, there should be at least one POS/Ecom transaction in last 90 days from date of loss.