

Terms and Conditions

Insurance Cover

1- Personal Accident cover-

This cover provides compensation up-to to the specified sum insured in the event of accidental death of the card holder.

Coverage condition-

- a) Cardholder must have performed at least one POS transaction 90 days prior to the insured event.
- b) Card holders/Nominee of the card holder must intimate the Bank about the incident within 30 days of any such incident and submit the required documents within 90 days of incident.
- c) For air accident cover, travel ticket must be booked through Axis Bank Debit/Credit card.

General Exclusions-

- a) If card holders is involved in any illegal activity which has resulted in to the insured event, card holder/nominee of the card holder will not be eligible for the claim.
- b) If a card holder has not done any POS transaction in last 90 days, he will not be eligible for the Insurance claim.
- c) ATM withdrawals will not be considered for eligibility of the insurance claim.

Documents required for settlement of the claim-

- d) Original Claim form duly filled and signed.
- e) Attested FIR/Panchanama/Inquest Panchanama Copy (Notarized)
- f) Translated copy of FIR and Post Mortem Report in English/Hindi, if filed in Local Language. (Notarized)
- g) Destroyed Debit Card/Debit Card Copy
- h) Attested Bank Statement of 180 days before accident.(Attested by Axis Bank)
- i) Attested Hot Listing certificate (Attested by Axis Bank)
- j) Final Police Report (Notarized)
- k) Assignee Verification form photo and signature attested(attested by Axis Bank)
- l) Attested Post Mortem Report and Viscera report if Viscera preserved/Chemical Analysis (Notarized)
- m) Original Death Certificate
- n) Attested copy of Driving License, in case of Road Accident(if he himself is driving) (Notarized)
- o) Certificate of Railway authority, in case of Rail Accident.(Notarized)
- p) Attested Identity card, if deceased is Police/Defence personnel (Notarized)
- q) Air Ticket & Account statement highlighting the transaction for Air ticket purchase. (Only for Air Accident)
- r) Certificate from Air Line authority, in case of Air accident (Notarized)

2-Baggage Loss/ Checked in baggage

This cover provides compensation against any check-in baggage lost during any international flight, up to the sum insured specified as per the product variant.

Coverage conditions-

- a) Cardholder must have performed at least one POS transaction 90 days prior to the insured event.
- b) Travel ticket must be booked through Axis Bank Debit/Credit card.
- c) Card holders/Nominee of the card holder must intimate the Bank about the incident within 30 days of any such incident and submit the required documents within 30 days of incident.

General Exclusions-

- a) If Airline has already provided compensation for the loss, customer will not be eligible for the insurance claim.
- b) Jewellery, Gemstones and cash and cash equivalents will be excluded from the cover.
- c) Any delicate items which got damaged during the transit will not be covered.
- d) Cover is extended only for loss of checked in baggage. Any loss before check in is not covered.

Documents required for settlement of the claim-

- a) Customer letter
- b) Boarding pass
- c) Original purchase bill
- d) Declaration from Airlines for loss of Baggage
- e) No compensation certificate from Airlines

3-Purchase Protection

This cover provides indemnification against any item purchased using Axis bank Debit/Credit card, up-to 90 days against specified sum insured on losses occurred due to fire, burglary, theft within the residential premises of the card holder.

Coverage conditions

- a) Item must be purchased using Axis Bank Debit/Credit card.
- b) Jewellery, Gemstones and cash and cash equivalents will be excluded from the cover.
- c) Card holders/Nominee of the card holder must intimate the Bank about the incident within 30 days of any such incident and submit the required documents within 30 days of incident.

General Exclusions-

- a) Jewellery, Gemstones and cash and cash equivalents will be excluded from the cover.
- b) If item is outside the residential premises, customer will not be eligible for the claim.

Documents required for settlement of the claim-

- a) Customer Letter
- b) Card statement(Card statement showing purchase details of item lost)
- c) Proof of Purchase / Bill. (Original)

Duty of the cardholders-

As soon as customer realizes occurrence of any of the event mentioned above, he should intimate the Bank within the timelines specified for the coverage's specified through call Centre, Email or branch banking channel.