

IndiGo IDFC FIRST Credit Card Privileges:



Joining/
Annual Benefit



Exclusive
Benefit



Early Activation
Benefit



Milestone
Benefit



Trip
Cancellation
Cover



Insurance

Joining / Annual Benefit

a. Voucher of 5000 IndiGo BluChips and a complimentary IndiGo Meal Voucher

Benefit Details:

Get **Voucher of 5000 IndiGo BluChips** and a **complimentary IndiGo Meal Voucher** on Joining/Annual fee payment.

How to avail Joining/Annual Benefit:

Voucher of 5000 IndiGo BluChip and **IndiGo meal Voucher** will be issued in customer's IndiGo BluChip membership account within **7 days of Joining fee payment and annual fee payment.**

The IndiGo BluChip Voucher and IndiGo meal Voucher are **valid for** booking and travel within **6 months of Voucher issuance.**

These Vouchers will be issued only on joining and annual fee payment. Joining benefits will not be applicable for the FD backed zero fee secured variant.

The IndiGo BluChip Voucher can be redeemed only on the IndiGo website and/or IndiGo Mobile App by a Member and/ or their Nominee against the value of the Base Fare of the ticket. Redemption can be done on Payment's page during flights booking on IndiGo website and/or Mobile app.

The IndiGo BluChip Voucher can be used in a single journey and cannot be clubbed with another IndiGo BluChip Voucher. IndiGo meal Voucher can be clubbed with IndiGo BluChip Voucher.

IndiGo BluChip Voucher used for the booking will be consumed in full, irrespective of the actual value of the ticket & unutilized balance, if any, will be forfeited.

IndiGo BluChip redemption value will be at the discretion of IndiGo. For more detailed Terms and conditions, please refer to <https://www.goindigo.in/loyalty/terms-and-conditions.html>

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Exclusive Benefit

As part of the program, cardholder will receive below exclusive benefits for 1st year on payment of joining fees/ FD booking.

a. EazyDiner Prime Membership

b. Postcard Hotels Voucher

a. EazyDiner Prime Membership

Benefit details:

Get Complimentary **3 months EazyDiner Prime membership** worth ₹1095/-

How to avail the Membership:

1. Cardholder will get complimentary 3 months EazyDiner Prime Membership through email/SMS for redemption after payment of joining fees/FD booking.
2. Customer can redeem this voucher by clicking on 'redeem now' button on offer communication.
3. Customer can also redeem the voucher as per below.
 - a. Go to Credit Card >> Rewards Section >> Redeem Now
OR
 - b. Go to Hamburger (☰) in the IDFC FIRST Mobile Banking App >> Credit Card -Rewards
OR
 - c. Login to the Redemption Portal through below link:
<https://my.idfcfirstbank.com/rewards/cclp>
(Accessible only on mobile device with IDFC FIRST Mobile Banking App installed)
4. Login to the IDFC FIRST Mobile Banking App
5. Navigate to reward redemption platform
6. Click on the banner available on the credit cards rewards page and redeem now to receive the voucher code.
7. The code will be visible in the redemption history.
8. Select 3-month EazyDiner Prime Membership plan in the EazyDiner app and click on Pay Now.
9. Apply the unique coupon code.
10. Complete purchase and activate your Prime membership

Benefit TnC:

- This benefit will be issued to the customer only on joining fee payment/ FD booking.
- Customer needs to claim the membership offer within 90 days from the time it is made available on reward portal or shared with the customer through any communication.
- Membership Offer will expire after 90 days if not redeemed. Any extension of the validity or reactivation will not be entertained.
- This benefit can be availed only once in a lifetime.

b. Postcard Hotels Voucher worth ₹3,000

Benefit Details: Get **Postcard hotels Voucher** worth ₹3,000

How to avail the Voucher:

1. Cardholder will get complimentary Postcard Hotels Voucher communication through email/SMS for redemption after payment of joining fees/FD booking.
2. Customer can redeem this voucher by clicking on 'redeem now' button on offer communication.
3. Customer can also redeem the voucher as per below.
 - a. Go to Credit Card >> Rewards Section >> Redeem Now
OR
 - b. Go to Hamburger (☰) in the IDFC FIRST Mobile Banking App >> Credit Card - Rewards
OR
 - c. Login to the Redemption Portal through below link:
<https://my.idfcfirstbank.com/rewards/cclp>
(Accessible only on mobile device with IDFC FIRST Mobile Banking App installed)

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4. Login to the IDFC FIRST Mobile Banking App
5. Navigate to reward redemption platform
6. Click on the banner available on the credit cards rewards page and redeem now to receive the voucher code.
7. The code will be visible in the redemption history.
8. Book through <https://www.postcardresorts.com/packages>.
9. Apply the coupon code and pay through IndiGo IDFC FIRST Credit Card to avail the Voucher benefit.

Benefit TnC:

- Customer needs to redeem the Voucher within 90 days from the time it is made available on reward portal or shared with the customer through any communication.
- Voucher will expire after 90 days if not redeemed. Any extension of the validity or reactivation will not be entertained.
- This offer can be availed only once in a lifetime.
- The offer is applicable when reserving a room on www.postcardresorts.com or calling at +91 79995 55222 or writing to at book@postcardresorts.com.
- The offer is subject to the availability of rooms.
- The offer can't be combined with any other offer/Voucher.
- This offer is exclusive of applicable government taxes and service charge.

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Early Activation Benefit

a Voucher of 3000 IndiGo BluChips

Benefit details:

Get **Voucher of 3000 IndiGo BluChips** on spending ₹1,00,000 in first 90 days of card issuance

How to avail Benefit:

Voucher of 3000 IndiGo BluChips will be issued to customer's IndiGo BluChip Membership account on 98th Day of Card issuance.

Customer needs to spend ₹1,00,000 within first 90 days of card issuance to avail this Voucher. Combined spends of both the IndiGo IDFC FIRST (Mastercard and Rupay) and Add-on Credit Cards will be considered for the spends calculation.

The IndiGo BluChip Voucher is **valid for** booking and travel within **6 months** of Voucher issuance.

The IndiGo BluChip Voucher can be redeemed only on the IndiGo website and/or IndiGo Mobile App by a Member and/ or their Nominee against the value of the Base Fare of the ticket. Redemption can be done on Payment's page during flights booking on IndiGo website and/or Mobile app via redemption journey.

The IndiGo BluChip Voucher can be used in a single journey and cannot be clubbed with another IndiGo BluChip Voucher.

IndiGo BluChip Voucher used for the booking will be consumed in full, irrespective of the actual value of the ticket & unutilized balance, if any, will be forfeited.

IndiGo BluChip redemption value will be at the discretion of IndiGo. For more detailed Terms and conditions, please refer to <https://www.goindigo.in/loyalty/terms-and-conditions.html>

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Milestone Benefit

a. Bonus Vouchers up to 25000 IndiGo BluChips

Benefit details:

Get bonus **Vouchers up to 25000 IndiGo BluChips** on reaching annual spends milestone, every year.

How to avail Benefit:

Customer will get the bonus IndiGo BluChip Vouchers as per below spends milestone:

Milestone	Cumulative Spends during a year	IndiGo BluChip Voucher Value	Cumulative IndiGo BluChip Voucher Value
1	₹2 Lakhs	5k	5k
2	₹5 Lakhs	5k	10k
3	₹8 Lakhs	5k	15k
4	₹10 Lakhs	5k	20k
5	₹12 Lakhs	5k	25k

Bonus IndiGo BluChip Vouchers earned will be issued in customer's IndiGo BluChip membership account within 7 days of next credit card statement.

Cumulative Spends in a year are calculated for reaching the milestone benefit.

Cash withdrawals through ATM and transactions converted to EMI are **excluded** from calculating the milestone spends.

The IndiGo BluChip Voucher is **valid for** booking and travel within **6 months of Voucher issuance**.

Milestone spends and associated benefit will be reset at the end of each anniversary year.

The IndiGo BluChip Voucher can be redeemed only on the IndiGo website and/or IndiGo Mobile App by a Member and/ or their Nominee against the value of the Base Fare of the ticket. Redemption can be done on Payment's page during flights booking on IndiGo website and/or Mobile app via redemption journey.

The IndiGo BluChip Voucher can be used in a single journey and cannot be clubbed with another IndiGo BluChip Voucher.

IndiGo BluChip Voucher used for the booking will be consumed in full, irrespective of the actual value of the ticket & unutilized balance, if any, will be forfeited.

IndiGo BluChip redemption value will be at the discretion of IndiGo. For more detailed Terms and conditions, please refer to <https://www.goindigo.in/loyalty/terms-and-conditions.html>

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Trip Cancellation Cover

Trip Cancellation Cover is the benefit that offers increased flexibility to travel plans.

With this plan, IDFC FIRST Dual Credit Cardholders can receive reimbursement upon cancellation for bookings done on their IndiGo IDFC FIRST Dual Credit Cards for the non-refundable amount for Flight/ Hotel booking during the period from date of issue till 7th May 2026.

The coverage will include any trip cancellation for a reason not otherwise covered in the booking or any other policy. To be covered under the Cancel For Any Reason benefit, the customer must cancel the booking at least 24 hours before the scheduled travel date.

Trip Cancellation Policy for IndiGo IDFC FIRST Credit Card

Coverage – Trip Cancellation cover is available to both Primary & Add-On Cardholders holding the eligible credit card. This policy cover is shared between both (Mastercard and Rupay) variants and add on cardholders of IndiGo IDFC FIRST Dual Credit Cards. They share the coverage benefits as given below.

IndiGo IDFC FIRST Credit Card:

- Eligible Cover – ₹25,000 for Flight & Hotel booking.
- This cover is fungible between hotel and flight booking.
- Policy Period – From 8th May'25 or Policy Issuance date (whichever is later) till 7th May'26.
- The eligible cover amount can be used across a maximum of two transactions during the policy
- Coverage will be available for non-refundable portion for Hotel/Flight Bookings which is not refunded by the merchant post cancellation.
- Eligible Customers are defined as customers who have done minimum 1 transaction on their respective credit card in the calendar month preceding the start of the policy period.
- For cover to apply, both booking and cancellation will need to be done between the defined policy period.

Terms and Conditions:

- Available to the Primary & Add-on Cardholder for bookings done through their IndiGo IDFC FIRST Dual Credit Cards. This benefit is shared between the Primary and Add-On Cardholder for maximum of 2 cancellations.
- For a travel booking to be eligible for CFAR, the booking would have to be done post policy issuance, and the booking & cancellation will have to be during the policy.
- Coverage will be available on cancellations done at least 24 hours prior to the travel / stay date.
- The coverage is not applicable for No Shows for Flight/Hotel stays.
- Available to the cardholder for the portion of the non-refundable amount for Hotel/Flight Booking which is not refunded by the merchant post cancellation.
- Pro-rata Refund of the cancellation charges which is applicable for the Primary/Add on cardholder's booking will be refunded back as part of the Trip Cancellation cover.
- Cover will not include refund of any discount offer/cashback/Voucher (Provided by Bank or Merchant) which has been used by the cardholder as part of the booking.
- Cover is only applicable for amounts pertaining to Flight Ticket/Room Rates for Hotel Booking. Coverage not available for other charges (like re-scheduling charges paid for flight/hotel booking, Food/beverage charges, Taxi, Sightseeing, City Tour, Entertainment & Games and other such miscellaneous charges) even if they have been paid as part of the Flight/Hotel charges booking amount.
- Cover is for a maximum 2 transactions per eligible customer during the policy period covering Domestic flight, International flight, Domestic Hotel and International hotel.
- Claim intimation should be within 30 days from date of cancellation
- Documents submission for the respective claim to be done within 60 days of cancellation

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- Claim settlement to be processed within 30 days of submission of all required documents
- The refundable amount would be credited in the Bank account shared by the customer at the time of claim settlement
- At the time of raising a claim the applicable IndiGo IDFC FIRST Credit Card should be active with no overdue amount on any Credit Card issued to the Primary and Add-on Cardholder by IDFC FIRST Bank.

Cancellation Coverages (Trip Cancellation and Interruption)

Flight cancelled by Customer due to below reason are covered.

- Insured Person's serious injury or sudden sickness requiring minimum three days' hospitalization.
- Insured Person's spouse or parent or child serious injury or sudden sickness requiring minimum three days' hospitalization.
- Serious injury or sudden sickness requiring minimum three days' hospitalization of Insured person's wife or child who were booked to travel with the Insured person and who is also insured with the Insurer.
- Due to terrorism, Natural calamities, Cyclone, flood, storm etc.
- Due to Any Personal Reason. The reason can be anything. There is no definition for personal reason.

Claim Intimation and Submission Process

- Visit the Portal <https://howden.gosure.ai/web/corporate-claims>
- Customer will need to fill the relevant details on the portal including
 - Primary Card Holder Name
 - Booking Date Cancellation date
 - Estimated Loss (Non-Refundable cancellation charges pertaining to the Cardholder)
 - Nature of Loss: Hotel / Flight / Hotel + Flight Contact details: Mobile Number registered with Bank
 - Email ID registered with bank
 - Travel Details – From and To
- Customer will need to Upload required Documents on the Portal including
 - ♦ Claim Form
 - ♦ Claim Supporting documents - Booking confirmation document for Flight/ Hotel Booking, Cancellation confirmation for Flight/ Hotel
 - ♦ IDFC FIRST Bank Credit card statement highlighting the transaction for Hotel booking/Air ticket purchase
 - ♦ Claim Bill – Cancellation of booking /ticket indicating cancellation charges applicable.
 - ♦ Cancel cheque copy in name of Primary Cardholder for Refund of the amount
 - ♦ KYC documents
 - ♦ The required documents given upon is indicative, additional documents may be asked by Insurance company at the time of claim

Intimation of claims can be done through email to Howden India Insurance Brokers India Pvt. Ltd to below mentioned email Ids. Submission of documents may also be forwarded to the below email ids.

Sr. No.	Channel	Details
01	Email ID	idfcfirstclaims@howdenindia.com

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Complimentary Insurance Benefit

Complimentary Insurance Coverages – Below insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance partner New India Assurance. The empaneled broker for the policy who shall also assist the cardholders/legal nominees with the Insurance claims is Marsh India Insurance Brokers India Pvt Ltd.

Terms & Conditions:

1. The Card Member may be offered various insurance benefits from time to time by IDFC FIRST Bank through a tie up with the Insurance Company. In all cases of claim, the Insurance Company will be solely liable for settlement of the claim and the Card Member will not hold IDFC FIRST Bank responsible in any manner whether for compensation, recovery of compensation, processing of claims or for any other reason whatsoever.
2. All insurance benefits will be applicable only in case the said IDFC FIRST Bank Credit Card has been used at least once for a Purchase or ATM withdrawal transaction in the last 30 days prior to the happening of the unforeseen event.
3. All insurance benefits are available on both the Primary and Add on Cards.
4. Travel insurance covers international travel only and only when the ticket is purchased using the said IDFC FIRST Bank Credit Card.
5. The insurance claim proceeds may be placed in escrow by the Insurance Company at the direction of IDFC FIRST Bank until satisfactory discharge of all outstanding liabilities on the Card by the Card Member.
6. In the event of the Card facility being terminated, for whatever reason, all such insurance benefits shall automatically and ipso facto cease to be available from such date of cessation of membership.
7. Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is New India Assurance. The policy is governed by the terms and conditions laid down by New India Assurance. IDFC FIRST Bank is not responsible for processing of claims and all claim related queries need to be taken up directly with New India Assurance. Insurance is underwritten by New India Assurance. Servicing of the policy and adjudication of claims is sole responsibility of New India Assurance and IDFC FIRST Bank can not be held liable for the same. The services mentioned are only an indication of the covers offered.
8. IDFC FIRST Bank may at any time (at its sole discretion without giving any prior notice thereof) modify, suspend, withdraw or cancel these insurance benefits and there will be no binding obligation on IDFC FIRST Bank to continue these benefits

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Complimentary Coverages For Indigo Credit Card (Master Card Indigo & Rupay card Indigo)	Sum Insured
<p>Card Liability Cover - Covers for Lost Card Liability, Counterfeit, Skimming, and Online Fraud Protection for transactions on Cardholder's IDFC FIRST Bank Credit Card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>INR 50,000</p>
<p>Personal Accident - Covers accidental death or Permanent Disability due sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>INR 10,00,000</p>
<p>Credit Shield - Cover in respect of the debits established against the Cardholder resulting only from the use of the IDFC FIRST Bank Credit Card by the Cardholder in the event of an accidental death of the Cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>INR 50,000</p>
<p>Purchase Protection - Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on IDFC FIRST Bank Credit Card only. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>INR 50,000</p>
<p>Travel Insurance - covering Loss of Checked-In Baggage, Delay in Flight, Delay of Checked-In Baggage, Loss of Passport and documents. Claim would be payable only if the Air ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card</p>	<p>Loss of Checked-In Baggage -USD 500</p>
	<p>Delay In Flight -USD 300</p>
	<p>Delay of Checked-In Baggage- USD 100</p>
	<p>Loss of Passport and other documents- USD 300</p>
<p>Personal Air Accident - Covers Air accidental death arising out of Aircraft, schedule Airlines etc. Claim would be payable only if the Air ticket is purchased from the covered card.</p>	<p>INR 1,00,00,000</p>

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Insurance Coverages

Zero Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Online Fraud Protection)

Lost Card Liability:

- Fraudulent utilization of lost or stolen covered card including at point of sale and merchant establishments transactions are covered.
- PIN based transactions are not covered.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person
- Coverage of cards forgotten by the customer in the ATM will be covered provided the card is used by unauthorized person using card no. & CVV
- Tap & Pay cards are covered. Please note these cards do not require PIN for authentication

Skimming/Counterfeit/Duplicate cards:

- Losses arising out of unauthorized/ fraudulent transactions on Counterfeited/skimmed card on ATM/POS/ EDC terminal/E-commerce any where in the world.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
- Counterfeit Card shall mean a Card which has been embossed or printed to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank.
- Tap & Pay cards are covered. These cards do not require PIN for authentication

Online Fraud Protection/Phishing:

- The coverage covers online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code)/PIN issued to the Cardholder by the Bank

GENERAL EXCLUSIONS:

- Fraudulent transactions done by person known to the cardholder.
- All Losses arising from breach of 2nd level authorizations
- Claim due to deliberate breach of law
- Gross Negligence
- Any failed/ duplicate/ declined transactions by host website/ authorized bank
- Any losses arising due to server hacking or data breach

General Terms and Condition

- Card holder should block/cancel the card as soon as practicable, but not more than 7 days from the date of notification of fraud transaction via SMS/Card statement/Email/Net Banking or by any other means
- Police complaint copy to be waived off till amount of ₹1 Lakh, also online cyber-crime police complaint to be accepted for domestic / international transactions.

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Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance Cover

Personal Accident/Permanent Disability - Covers accidental death or Permanent Disability due to sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of credit cards held by the cardholder.

1. PA Death / Permanent Disability : Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
2. Claim under this cover is payable only once irrespective of the number of credit cards held by the card holder
3. In the event of Insured having multiple credit cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured)
4. Personal Accident covers accidental death/disability due to sudden, unforeseen, unexpected, unusual and involuntary event caused by external, visible and violent means, which occurs at an identifiable time and place during the period of insurance.
5. Death due to participation in dangerous sports activities, attempted suicide, self injury, or under influence of intoxicating liquor or drugs or any kind of natural death will not be covered
6. Claim would be payable only if the same is intimated to the Insurance company within 90 days from the date of accident.

Personal Air Accident

1. In the event of Air accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered card.
2. Claim under this policy is payable only once irrespective of the number of credit cards held by the card holder
3. In the event of Insured having multiple credit cards, the Personal Accident claim would be payable on one credit card only, with maximum benefit (highest sum insured)
4. Claim would be payable only if the same is intimated to the Insurance company within 90 days from the date of accident.
5. Pilots, Armed Forces, Police, Air crew are not covered

Credit Shield

1. Cover in respect of the debits established against the Cardholder resulting only from the use of the Credit Card by the Cardholder in the event of an accidental death of the Cardholder.
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Purchase Protection:

1. Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on Bank credit cards only. Cover for residential address of the card holder in India as per the records of the Bank.
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
3. The Insurance company shall indemnify the valid cardholders for any item purchased using the Credit card anywhere in the Geographical Area when such items is in transit from the place of purchase to the residence of the card holders and when the item is contained in the residence of the cardholder when such item is lost or destroyed due to fire, burglary, theft, riot and strike, malicious damage, and by accidental external means for a period of 60 days from the date of purchase of such item.
4. Cover is valid for 60 days from the date of purchase
5. Jewellery, perishable items are not covered
6. STFI, RSMD, SRCC are covered
7. Cover for residential address of the card holder as per the Bank records of the cardholder only
8. Earthquake, Terrorism are not covered
9. Mysterious disappearance is not covered

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Travel Insurance

Loss of checked in Baggage

1. Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a Journey that has been checked by an International Airline for an International flight.
2. Insured will be reimbursed for the expense incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event his baggage is lost. Invoice is not required for claim.
3. Valuables are not covered. Valuables shall mean photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and Metals
4. No partial loss or damage shall be compensated
5. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Delay of Checked in Baggage

1. Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight.
2. A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the company in the event of a claim hereunder
3. No Compensation Certificate from international airlines would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
4. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Loss of Passport and travel related documents

1. Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport / Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

Delay in Flight

1. Compensation up to Sum Insured will be paid in event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time. Proof of delay of flight must be provided by obtaining the Certificate(s) from the concerned authorities.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

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Exclusions

The Insurance Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Delayed arrival of the Insured Person or Travelling Companion
2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked.
3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority
4. Any flight of an international or National Airline for an international inbound flight to Republic of India
5. Any loss or damage resulting from or arising out of or in connection with terrorism or terrorist activity
6. On duty Pilots, armed forces, police, air crew are not covered

Fidelity for Corporate Cards

1. Cover is valid only on credit card variant - corporate cards
2. Insured: Corporate entities to whom IDFC FIRST Bank has issued the corporate cards.
3. Cover: The Fidelity cover is extended to the Corporate entities holding the Corporate Credit Card and will reimburse them in case there is any fraudulent/ unauthorized transaction done on the Corporate card(s) by any employee(s) of the respective Corporate entities to whom the card is issued, without the knowledge of the card holder.

General Exclusions for all Insurance Coverages:

- Any flight of an International or National Airline for an international inbound flight to Republic of India.
- No partial loss or damage shall be compensated.
- Valuables in the baggage will not be covered.
- Any loss or damage, resulting from or arising out of or in connection with terrorism or terrorist activity.
- On duty Pilots, armed forces, police, air crew are not covered.
- Any act of terrorism is not covered.
- Death due to participation in dangerous sports activities, attempted suicide, self-injury, or under influence of intoxicating liquor or drugs, or any kind of natural death will not get covered in the policy.
- Jewelry, perishable items are not covered.
- Earthquake, Terrorism is not covered.
- Mysterious disappearance is not covered.
- Gross Negligence is not covered
- Any claim due to deliberate breach of law would not be payable
- Any losses arising due to bank server hacking or data breaching of bank
- Fraudulent transactions done by person known to the cardholder

Insurance Claims

Claim intimation period

1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit and Online Fraud Protection): Cardholders should report the claim within 24 hours of the incidence and claim documents should be submitted within 30 days from the date of intimation. .
2. Personal Accident/Air Accident Cover: Cardholder/Nominee has to report the claim within 90 days from the date of death/Permanent disability and documents should be submitted within 60 days from the date of intimation to insurance company.
3. Travel Insurance Cover : Cardholder/Nominee has to report the claim within 7 days from the date of loss and documents should be submitted within 30 days from the date of intimation to insurance company.
4. All other Insurance Covers Cardholders should report the claim within 30 days from the date of incident. Claim documents are to be submitted by Card holder within 30 days from the date of intimation.

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Claim Process for Card Liability Cover (Covers for Lost Card Liability, Counterfeit and Online Fraud Protection)

- Block / Hotlist the card by calling IDFC FIRST Bank helpline no. 18605001111 within 24 hours of discovering unauthorized transactions.
- In case of Lost / stolen / skimming of Card, file a Police intimation / FIR within 24 hours of discovering unauthorized transactions. Requirement of FIR/Diary register (Noting) is not mandatory for Lost Card Liability/Fraud upto INR 1,00,000
- The cardholders can call IDFC FIRST Bank helpline no. 18605001111 or write at creditcard@idfcfirstbank.com to report the fraudulent transactions.
- The Bank/Insurance Company shall investigate the unauthorized transactions and inform the card holder about the claim process and required documentation.
- The findings of the Bank or Insurance Company investigation will be final and binding on the customer.

Claim Process for Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance For Personal Accident and Air Accident:

For Personal Accident and Air Accident:

- In the event of loss of life of Cardholder due to the Accident, legal nominee must intimate the Bank and Marsh India.
IDFC FIRST Bank helpline no. 18605001111
IDFC FIRST Bank Email Id: creditcard@idfcfirstbank.com
Marsh India Email IDs: ; Sumetra.Ezava@marsh.com ; Lochana.Desai@Marsh.com
Hiren.Shirsat@marsh.com
- Claim Reporting Timelines: Intimation to Bank/Marsh India should be made within 90 days from the date of accident.
- Claim documents are to be submitted within 60 days from the date of intimation to Marsh India at Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com ; Lochana.Desai@Marsh.com

For Credit Shield, Purchase Protection and Other Travel Insurance Related Claims:

- In the event of loss Cardholder must intimate the Bank and Marsh India.
IDFC FIRST Bank helpline no. 18605001111
IDFC FIRST Bank Email Id : creditcard@idfcfirstbank.com
Marsh India Email IDs : Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com
Lochana.Desai@Marsh.com
- Claim Reporting Timelines for Cardholder: Intimation to Bank/Marsh India should be made within 30 days from the date of Incident.
- Claim documents are to be submitted by Card holder within 30 days from the date of intimation to Marsh India at Sumetra.Ezava@marsh.com ; Hiren.Shirsat@marsh.com Lochana.Desai@Marsh.com

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Claim Document Submission

Step 1: Cardholder will intimate the claim via email to Marsh India Insurance Brokers India Pvt. Ltd. at below given ids

To - Ezava, Sumetra Sumetra.Ezava@marsh.com and Lochana.Desai@Marsh.com
Cc- Shirsat, Hiren <Hiren.Shirsat@marsh.com>

The below details need to be included in the intimation mail.

1. Card Number
2. Card Variant
3. Name of the Cardholder
4. Claim amount
5. Date and time of Incident
6. Type of Claim
7. Details about the incident
8. Date and time intimation to Bank / Marsh India

Step 2: Claim reference number will be shared to the Cardholder post registration of the claim. Cardholder can use claim reference number for claim tracking purpose

Step 3: Once claim is notified/registered; Cardholder must share the documents for Claim settlement to Marsh India Insurance Brokers/ New India Assurance within above given timelines

Step 4: All claim documents should be couriered to below given Address:

Sumetra Ezava/Lochana Desai

Marsh India Insurance Brokers Pvt Ltd

1201-02, Tower 2B, One World Centre,
Jupiter Mills Compound, Senapati Bapat Marg,
Prabhadevi, Mumbai 400 013

Step 5: Scanned copy of original claim documents should be emailed to the below mentioned email ids.

To - Ezava, Sumetra - Sumetra.Ezava@marsh.com ; Lochana.Desai@Marsh.com
Cc- Shirsat, Hiren - Hiren.Shirsat@marsh.com

Step 6: Claims will be processed within 30 working days after submission of all the documents mentioned in the below list.

Customers can also connect with below contact person at New India Assurance for queries on Insurance claims.

Name- Sovan Nayak

Contact No.- 022-26633289

Email id- ch14@newindia.co.in

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Claim Documentation

FOR LOST CARD LIABILITY CLAIMS:

1. Claim form dully filled and signed by the claimant
2. Card copy
3. Latest account/card statement (for the month of loss)
4. Passport copy, if loss at international location, i.e. all pages covering departure from India Immigration stamp to return back in India Immigration along with first and last page of passport.
5. Incident report by Bank
6. Copy of Dispute letter given by the Customer to Bank.
7. Police Intimation / FIR copy for claims above INR 1 lacs

FOR PERSONAL ACCIDENT CLAIM

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount> 1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport color photos of claimant)
8. Indemnity cum declaration bond on a Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a Rs.50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)

FOR AIR ACCIDENTAL CLAIM

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount> 1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport colour photos of claimant)
8. Indemnity cum declaration bond on a Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original)
9. Consent letter from other legal heirs on a Rs.50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)
11. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

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FOR PURCHASE PROTECTION CLAIM

1. Original Claim form duly filled and signed
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Proof of purchase (Original Bills)
4. Copy of FIR
5. Bank/card statement highlighting the purchase was made through IDFC Credit Card

FOR CREDIT SHIELD CLAIM

1. Original Claim form duly filled and signed by Bank
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate
4. Bank/card Statement highlighting Outstanding Amount.

FOR LOSS OF CHECKED IN BAGGAGE

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass and Journey tickets: Original
6. Property irregularity report (PIR) : Original
7. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original
8. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

FOR DELAY IN CHECKED IN BAGGAGE

1. Claim form duly filled in and signed by the claimant: Original Card copy
2. Complete Passport copy, if loss at international location
3. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank Boarding pass and Journey tickets: Original
4. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original
5. Declaration from Airline for the duration of delay or missed flight/ baggage
6. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

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FOR LOSS OF DOCUMENTS

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. FIR Copy: Notarised/ Attested by a Gazetted officer
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
6. Boarding pass and Journey tickets: Original
7. Local Embassy confirmation for loss of passport
8. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

FOR DELAY IN FLIGHT

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass/Journey tickets: Original
6. No Compensation certificate from Airlines: Original
7. Declaration from Airline for the duration of delay in flight.
8. Air Ticket & Account/card statement highlighting the transaction for Air ticket purchase

AGREED PANEL OF SURVEYORS

An Agreed Surveyor clause to form part of the policy which would imply in an event of a claim appointing any one of the surveyors from the list below:

1. Adept Surveyors, Mr. Saurabh Agarwal
2. N Kothhari & Co
3. Sudhir Tandon

***The above documentation is tentative in nature. Insurer may choose at its discretion to request more documents for settlement purposes. Customer needs to submit the required documents/revert of queries within 15 Working days to the Insurance company/ Marsh India Insurance Brokers India Pvt Ltd.**

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