

INSURANCE SCHME

FIRSTAP Sticker Debit Card holders are eligible for Accidental Death/Permanent Disability

Insurance under NPCI RuPay Insurance Program

Card Type	Sum Insured	Eligible customers
RuPay Platinum	INR 2,00,000	<ul style="list-style-type: none">• If card holder has performed minimum one successful transaction within 30 days prior to date of accident• Transactions includes Financial transaction carried at any POS/e-Com of same bank or any other Banks (on-us/off-us) are eligible

*Transaction types means all card holder induced transaction done at BANK BRANCH or by any payment instrument whether on-us (Bank Customer / RuPay card holder transacting at same bank channels) and / off-us (Bank Customer / RuPay card holder transacting at any other bank channels i.e. POS/ e-Commerce).

Important details:

- ❖ The insurance partner for this program is **“TATA AIG General Insurance Company limited”**.
- ❖ All claims where incident has occurred on or after 1st April 2022 and up to 31st March 2023 will come under the purview of the RuPay Insurance Scheme 2022-23- RuPay Premium Cards.
- ❖ Under the Insurance program, IDFC FIRST Bank RuPay Card holders will be eligible for the compensation on only ONE eligible RuPay card per card holder or per customer, even if multiple cards held by cardholder of some/ different bank are meeting the eligibility criteria. The choice of the debit card for the claim would rest with the customer.
- ❖ The Personal Accident Insurance Death and Permanent Total Disability, would be an open policy for any kind of accident related to death or permanent total disability. (Accident or Accidental means a sudden, unforeseen and involuntary event caused by external, visible and violent means).
- ❖ In that event, the date of accident is **within 30 days** prior to date of accident including accident date for **Premium Cardholders**, from the **date of issuance** of the RuPay card, the policy would respond in favor of the card holder **even if no transaction has been carried out using the card**.
- ❖ Personal Accident Insurance is open to all RuPay cardholders subject to fulfilment of the terms and conditions of the policy.
- ❖ Compensation of insurance benefit will be made to the eligible beneficiary on submission of complete documentation prescribed under **“Procedure for Claim”**.

Procedure for Claim

1. The cardholder/ eligible beneficiary should download the claim intimation form from bank website form center or should visit branch. Claim intimation should be done within 90 days from the day of accident.
2. Documents to be submitted by eligible beneficiary to IDFC FIRST bank are:

Accidental Death Claim:

- a) Claim form duly completed and signed.
- b) Original or Certified copy of Death Certificate.
- c) Original or Certified copy of FIR, Panchnama / Inquest Panchnama.
- d) Original or certified copy of Post Mortem Report along with Chemical Analysis/FSL reports (if applicable)
- e) Copy of all medical records, if hospitalized
- f) Copy of News Paper cutting, if any
- g) Original CKYC form with KYC, NEFT documents of Nominee
- h) Aadhaar Copy of Cardholder and Nominee
- i) Bank declaration form duly signed by authorized signatory and Bank stamp
Specifying –
 - Cardholder is holding a RuPay Card on RuPay issued IIN and mention the 16-digit Card Number
 - Compliance of 30 days' transaction criteria (account statement)
 - Nominee details (with NEFT details) as per Bank (Nominee form submitted at the time of account opening)
 - Brief about accident as per FIR
 - Bank official's name and contact details with Email ID

Permanent Total Disability:

- a) Claim Form duly completed and signed.
 - b) Discharge card along with case history confirmation therein duration & percentage of disability duly certified by the concerned/ treating Physician / Surgeon.
 - c) Original or certified copy of FIR
 - d) All investigation report in original copies thereof in respect of tests had undergone pertaining to accident.
 - e) Additional documents, if any, based on merit of the loss.
 - j) Aadhaar Copy of Cardholder and Nominee
 - k) Bank declaration form duly signed by authorized signatory and Bank stamp
Specifying –
 - Cardholder is holding a RuPay Card on RuPay issued IIN and mention the 16-digit Card Number
 - Compliance of 30 days' transaction criteria (account statement)
 - Nominee details (with NEFT details) as per Bank (Nominee form submitted at the time of account opening)
 - Brief about accident as per FIR
 - Bank official's name and contact details with Email ID
3. Original Physical copy (no scanned image or copy) of documents to be sent on below address of TATA AIG General Insurance Company Limited office

Claims Department

TATA-AIG General Insurance Co. Ltd.
A-501, 5th Floor, Bldg No.-4,
Infinity Park,
Dindoshi, Malad (East)
Mumbai-400097

4. All supporting documents relating to the claim must be submitted within sixty (60) days from the date of intimation duly attested by the beneficiary/ cardholder.
5. The claim will be settled within 10 working days.

Escalation Matrix

For Claims & Policy Administration

Level	Name	Designation	Email	Mobile No.
SPOC	Devank Dubey	Deputy Manager - Personal Accident	Devank.Dubey@tataaig.com	9794819921
Escalation 1	Pankaj Sharma	Associate Vice President - Personal Accident	Pankaj1.Sharma@tataaig.com	9723466900
Escalation 2	Ms. Neha Arya	Senior Vice President - Personal Accident, Travel & Home	Neha.Arya@tataaig.com	

For more information, request to call BOC (Bankers on call) 1800 419 8332 or nearest IDFC FIRST Bank Branch.