

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Annexure II

1. As a value added service, NPCI has introduced insurance cover of Rs.2 Lacs (Accidental death or Permanent Total Disablement only) for RuPay Premium cards (RuPay Platinum Cards) and variable sum of up to Rs 10 Lakhs for higher variant (RuPay Select Cards) to eligible RuPay Cardholders from the year 2019-20.
2. Extension of Insurance Program beyond aforesaid period will be reviewed by NPCI and will be communicated before the expiry of the Financial Year 2019-20.
3. Documents pertaining to RuPay Insurance Program 2019-20 for **Premium and Higher Variant Cards** is enclosed as below to this Annexure:

Sl.No	Annexure	Content of Annexure
1.	Annexure II A	Claims Process
2.	Annexure II B	Frequently Asked Questions 2019-20
3.	Annexure III C	Claim form 2019-20
4.	Annexure IV D	Declaration form 2019-20

4. The details of the RuPay Insurance Program 2019-20 for RuPay Premium cards and higher variants is mention below:

Service Provider for RuPay Premium & Higher variant Cards:

1. TATA AIG General Insurance Company Ltd will be the Insurance partner with NPCI for RuPay Insurance Program 2019-20 for RuPay Premium cards and higher variants.
2. All accidental claims where incident has occurred on or after 1st April, 2019 and up to 31st March, 2020, will come under the purview of the RuPay Insurance Program 2019-20.
3. Hence, banks need to report all such claims to TATA AIG General Insurance Company Ltd for intimation and subsequent assessment.

A. Terms and Conditions:

1. All RuPay Card holders (valid for Physical or Virtual RuPay card holder) i.e. Cards issued on an IIN assigned by RuPay will be eligible for the benefit under the RuPay Insurance Program 2019-20.
2. Benefits of Insurance will be available to the Cardholders who have performed minimum one successful transaction as under:
 - RuPay Card induced Financial or non- financial transaction at any channel both Intra and Inter-bank i.e. on-us (ATM/Micro ATM/ POS/ e-com/ Business Correspondent of the bank) within 45 days prior to date of accident including accident date for Premium / Select Cardholders or off - us (same bank channel - Bank customer/ RuPay Cardholder transactions at other bank channel)

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

3. Under the RuPay Insurance Program 2019-20 RuPay cardholders will be eligible for the compensation on only 1 eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholder of same / different bank are meeting the eligibility criteria. The choice of the card for the claim would rest with the customer.
4. 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.
5. In the event that the date of accident is within 45 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 favour of the cardholder even if no transaction has been carried out using the card.
6. Personal Accident Insurance is open to all RuPay cardholders above 5 years of age subject to fulfillment of the terms and conditions of the policy.
7. Compensation of insurance benefit will be made to the eligible beneficiary on submission of complete documentation set prescribed under "Procedure for claim".
8. While filing insurance claim at the request of beneficiary, Bank should ensure that applicant is a bonafide beneficiary as per the law of the land.

B. Procedure for Claim:

1. Claim for insurance benefit against policy will need to be submitted by the Bank. NPCI has made this arrangement as a value added offering on RuPay Card, however process provisions have been made whereby Banks is required to register the claims directly with TATA AIG General Insurance Company Ltd as per claim process enclosed below.
2. Claim intimation should be made within ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by TATA AIG General Insurance Company Ltd. for investigation and honoured, if all terms under the policy are met as on date of accident.
3. All supporting documents relating to the claim must be submitted within sixty (60) days from the date of claim intimation.
4. The claims will be settled in ten (10) working days from the date of receiving the complete document set and assessment of entitlement by TATAAIG General Insurance Company Ltd.
5. For any assistance required from NPCI , Banks can communicate at the email id rupayinsurance@npci.org.in

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Annexure II A- Claims Process for Rupay Platinum and Higher Variant Cards.

A. Claim intimation:

1. All the claims where incident has happened in the financial year 2019-20, should be intimated to the dedicated claims id rupay@tataaig.com.
2. TATA AIG will register the claim and provide the claim number to the Bank within 2 working days with the policy number in subject line.
3. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by TATA AIG for investigation and honoured, if all terms under the policy are met as on date of accident.

B. Documents Receipt / Follow-up:

All documents are to be received at TATA AIG General Insurance Company Limited office at the below mentioned address:

Claims Department

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

1. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by TATA AIG General Insurance Co. Ltd. for investigation and honoured, if all terms under the policy are met as on date of accident.
2. All supporting documents relating to the claim must be submitted within sixty (60) days from the date of intimation.
3. The eligible claims will be settled in ten (10) working days from the date of receiving the complete documents set.
4. In case the settlement is not confirmed, the Bank should follow up with TATA AIG General Insurance Co. Ltd. for status update of the claim and comply for the pending requirements in hard copy by post/courier. (Scanned images of required documents shall not be sent to the Insurance Company).
5. In case documents are not received within sixty (60) days of claim intimation, 1st reminder, email will be issued to Bank by TATA AIG.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

- 2nd reminder email will be sent by TATA AIG after eighty one (81) days from claim.
- Closure email / hard copy letter will be sent to Bank on 90th day from claim intimation in case of no communication received from Member Bank and claim will be closed in the TATA AIG system

C. Investigator Appointment (Specific cases that need detailed investigation)

Based on the merit of the claim, TATA AIG investigation team shall be appointed.
TAT: T+3 (T is the day on which the claim documents received from the Bank).

In 30 days, Investigation report will be finalized. If there is a delay because of some more facts, an interim report will be requested.

D. Claims Follow up / Processing:

The reminders shall be sent by TATA AIG to Member Bank at regular intervals for pending claim documents, a communication via letter in hard copy / email will be sent to client with defined timeline. All emails sent for the purpose of follow up should be marked to NPCI Insurance mail id rupayinsurance@npci.org.in.

Reminder process would be same for the documents deficiency also.

1st reminder T+61

2nd reminder T+81

Closure Letter T+90

T is Date of Intimation

E. Escalation Matrix

For Claims & Policy Administration

Sl. No	Escalation Level	Name	Designation	Email ID	Contact Number
1	First	rupay@tataaig.com		rupay@tataaig.com	022-66933774
		Dipa Gurav	Deputy Manager	Dipa.gurav@tataaig.com	9819342908
2	Second	Milind Ambre	Chief Manager	Milind.ambre@tataaig.com	9619060235
3	Final	Dr. Vishal Sawat	Associate Vice President	Vishal.sawant@tataaig.com	9324201008

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

F. Claim Payment:

Once the claim is approved, the payment in the form of NEFT shall be done to the cardholder (in case of Disablement) / to nominee or legal heir (in case of Death) along with a covering letter.

G. Dispute Management

Committee of 3 people as mentioned below to resolve the dispute

1. Representative from TATA AIG General Insurance Co. Ltd.
2. Representative from NPCI.
3. Representative/s of the disputing Bank/s.

H. Document check list

For Accidental Death Claims:

- a. Claim Form duly completed and signed.
- b. Original or Certified copy of Death Certificate.
- c. Original or Certified copy of FIR/ Police report giving description of the accident.
- d. Original or certified copy of Post Mortem Report along with Chemical Analysis/ FSL reports (wherever applicable).
- e. Copy of all medical records, if hospitalised
- f. Copy of News paper cutting, if any.
- g. Original CKYC Form with KYC, NEFT documents of Nominee
- h. Aadhar copies of Cardholder and Nominee.
- i. Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 1. Cardholder is holding a RuPay card on RuPay issued IIN (Issuer Identification Number-First 6 Digits of Card Number) and mention the 16 digit card number.
 2. Compliance of 45 days transaction criteria (to be supported with transaction log/ account statement from the bank's system).
 3. Nominee details (including NEFT details) as per bank. Nominee form submitted at the time of account opening*
 4. Brief description of Accident as per FIR translated in English or Hindi.
 5. Bank official's Name and contact details with email ID.

*Additional documents may be requested by TATA AIG based on the case requirement such as Medical Reports, Identity documents, etc.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Permanent Total Disability Claim:

- a. Claim Form duly completed and signed.
- b. Copy of discharge card along with all investigation report, consultation / follow- up notes wherein insured had undergone pertaining to accident and case history confirmation therein duration & percentage of disability duly certified by the concerned / treating Physician / Surgeon.
- c. Original or Certified copy of FIR/ Police report giving description of the accident.
- 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.
- f. Aadhar copies of Cardholder and Nominee
- g. Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
 2. Meeting 45 days transaction criteria (include the transaction log / account statement from the system)
 3. Nominee Name and his banking details (including Passbook copy)
 4. Brief description of Accident as per FIR translated in English or Hindi.
 5. Bank official's Name and contact details with email ID.

** If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch in-charge of RuPay card issuing bank can be submitted.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Annexure II B -Frequently Asked Questions

Death Claims

Q1. What is an accident?

Ans. Accident or Accidental means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Q2. What are the benefits payable under this policy?

Ans. Now you can protect yourself with Personal Accident Insurance against accidental injuries caused by all kind of accidents. The policy provides the benefits to you, for Accidental Death and Permanent Total Disability.

Q3. Does the Personal Accident policy cover natural death, suicide or death due to some illness/disease/pregnancy?

Ans. No, Personal Accident policy covers death occurring only due to accidents or accidental injuries which are non- intentional or not self-inflicted.

Q4. What is the available sum insured under the plan?

Ans. Sum insured of upto Rs 2 lakhs for RuPay Platinum cardholders and upto Rs 10 lakh for RuPay Select cardholders.

Q5. What is the eligibility criterion to avail Personal Accident Insurance cover on my RuPay Card?

Ans .Benefits of Insurance will be available to the Cardholders who have performed minimum one successful transaction as under :

- RuPay Card induced financial or non-financial transaction at any Channel both Intra and Inter-bank i.e. on-us (ATM/MicroATM/POS/e-com/Business Correspondent of the bank at locations) within 45 days prior to date of accident including accident date of RuPay Cardholders or off us.

Q6. Is there any age limit for availing Personal Accident Policy?

Ans. Personal Accident Insurance is open to all RuPay cardholders subject to fulfilment of the terms and conditions of the policy.

Q7. Does the policy have a worldwide coverage?

Ans. Yes, the Personal Accident policy will cover you even if the incident has happened when out of the country. Claim will be paid in Indian rupees as per the sum insured on submission of required documentation. There is no negative list of countries.

Q8. Who can be the beneficiary?

Ans. The beneficiary could be nominee on the account of the cardholder or legal heir as per competent court order.

Q9. Who is the beneficiary in case there are multiple heirs / beneficiaries?

Ans. In case of multiple beneficiaries the claim is settled in the name of heir as per legal heir certificate submitted.

In case the legal heir absolute his right of claim (i.e. legal heir doesn't want to claim) we will need the NOC from him/her and the claim can be settled in the name of other beneficiary so nominated.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Q10. How do I make a claim?

Ans. Please fill the entire documents as per the checklist and submit the same to the Bank / Bank branch where RuPay cardholder has an account.

Q11. Whom should I contact in case of a claim?

Ans. Please contact RuPay cardholder Bank / Bank branch of which RuPay cardholder has a card for intimating claim.

Q12. What are the claim documents to be submitted in case of a claim, whether incident has happened in India or overseas?

Ans. **For Accidental Death Claims:**

- a. Claim Form duly completed and signed.
- b. Original or Certified copy of Death Certificate.
- c. Original or Certified copy of FIR/ Police report giving description of the accident.
- d. Original or certified copy of Post Mortem Report along with Chemical Analysis/ FSL reports (wherever applicable).
- e. Copy of all medical records, if hospitalised
- f. Copy of News paper cutting, if any.
- g. Original CKYC Form with KYC, NEFT documents of Nominee
- h. Aadhar copies of Cardholder and Nominee.
- i. Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 1. Cardholder is holding a RuPay card on RuPay issued IIN (Issuer Identification Number-First 6 Digits of Card Number) and mention the 16 digit card number.
 2. Compliance of 45 days transaction criteria (to be supported with transaction log/ account statement from the bank's system).
 3. Nominee details (including NEFT details) as per bank. Nominee form submitted at the time of account opening*
 4. Brief description of Accident as per FIR translated in English or Hindi.
 5. Bank official's Name and contact details with email ID.

*Additional documents may be requested by TATA AIG based on the case requirement such as Medical Reports, Identity documents, etc.

** If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch in-charge of RuPay card issuing bank can be submitted.

Q13. In how many days the claims will be settled?

Ans. The claims will be settled in ten (10) working days from the date of receiving the complete document set by TATA AIG General Insurance Co. Ltd

Q14. In how many days should I intimate about claim?

Ans. The intimation should be immediate to TATA AIG General Insurance Co. Ltd or Bank but not later than ninety (90) days of the date of accident. In case where the person is hospitalized (and under critical condition) and is unable to file claim within ninety (90) days of loss/incident such claim cases will be

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

accepted by TATA AIG General Insurance Co. Ltd for investigation and honoured, if all terms under the policy are met as on date of accident.

Q15. In how many days should I submit the claim documents?

Ans. The claim documents must be submitted within sixty (60) days from the date of claim intimation.

Q16. In case RuPay Cardholder having a Personal Accident policy with another insurance Company, will this Insurance Policy will be an additional cover?

Ans. Yes, the policy is a benefit policy and hence it will be an additional cover over the other Personal Accident insurance policies being held by the cardholder.

Q17. What do you mean by exclusions?

Ans. Exclusions are situations or conditions wherein TATA AIG General Insurance Co. Ltd is not liable to pay the benefits to insured person in the event of accident.

Q18. What are the exclusions applicable?

Ans. TATA AIG General Insurance Co. Ltd shall not be liable under this policy for the following exclusions:

1. Compensation under more than one of the foregoing Sub-clauses in respect of the same period of disablement of the Insured person.
2. Any other payment to the same person after a claim under one of the Sub-Clauses (a), (b), or (d) has been admitted and become payable. However, amounts relating to medical expenses, carriage of dead body would be payable in addition if applicable

Sub-clause (a): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such insured person.

Sub-Clause (b): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

1.a.a. Sight of both eyes, or of the actual loss by “physical separation” of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Policy Schedule herein applicable to such Insured person.

1.a.b. Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Sub-Clause (c): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

1. the sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.
2. total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

Note: For the purpose of Clauses (b) and (c) above, physical separation of a hand means separation at or above the wrist and of the foot means at or above the ankle. *Sub-Clause (d):* If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured person from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured, stated in the Policy Schedule hereto applicable to such insured person.

Any payment in case of more than one claim in respect of such insured person under the Policy during any one period of insurance by which the maximum liability of the Company specified in the Policy schedule applicable to such Insured person would exceed the sum payable under sub-clause (a) of this Policy to such insured person. However, amount relating to medical expenses and carriage of dead body would be payable in addition if applicable.

Sub-clause (a): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such insured person.

1. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
2. Payment of compensation in respect of Death, injury of Disablement of the Insured person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, (d) directly or indirectly caused by venereal diseases, aids or insanity, (e) arising or resulting from the insured person committing any breach of law with criminal intent, (Standard type of Aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multi engine.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

3. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to : War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.
4. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person -
 - Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
 - Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
 - Provided also that the due observance and fulfilment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured and/or Insured person be a condition precedent to any liability of the Company under this Policy.
5. Pregnancy Exclusion Clause : The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

Q19. If the incident occurs in a timeline of 0-45 days of issuance of the RuPay card, thereby not giving a window of 45 days qualifying criteria for doing a transaction in order to be eligible for the insurance benefit, is the Cover still valid?

Ans. Yes, as an exception in such cases the cover is still valid and claim can be intimated as applicable for Premium Cardholders.

Q20. Since the cover is effective 1st April, 2019 and upto 31st March, 2020, if incident happens on 15th April, 2019 and the transaction has happened prior to the policy period is the cover valid?

Ans. Yes, as long as the incident has happened in the policy period the cover is valid.

Q21. For how many cards will I be eligible for the compensation of Insurance cover?

Ans. The Insurance policy is applicable for the compensation of only one eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholder of same /different banks meet the eligibility criteria. The choice of the card for the claim would rest with the customer.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Permanent Total Disability

Q1. What is Permanent Total Disability?

Ans. Permanent Total Disability is defined as permanent loss of ability to use a body part due to accidental injuries. The cover is restricted as mentioned in table in answer to Question No 3 below.

Q2. What is the benefits payable under this policy?

Ans. This policy pays for any Permanent Total Disability due to an accident.

Q3. What is covered under Permanent Total Disability whether incident has happened in India or overseas?

Ans. Permanent Total Disability due to an accident will cover the following

The Disablement	<i>Compensation %</i>
1) Permanent Total Disablement	100%
2) Permanent and incurable insanity	100%
3) Permanent Total Loss of two Limbs	100%
4) Permanent Total Loss of Sight in both eyes	100%
5) Permanent Total Loss of Sight of one eye and one Limb	100%
6) Permanent Total Loss of Speech	100%
7) Complete removal of the lower jaw	100%
8) Permanent Total Loss of Mastication	100%
9) Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10) Permanent Total Loss of Hearing in both ears	75%
11) Permanent Total Loss of one Limb	50%
12) Permanent Total Loss of Sight of one eye	50%
13) Permanent Total Loss of Hearing in one ear	15%
14) Permanent Total Loss of the lens in one eye	25%
15) Permanent Total Loss of use of four fingers and thumb of either hand	40%
16) Permanent Total Loss of use of four fingers of either hand	20%
17) Permanent Total Loss of use of one thumb of either hand:	
a) Both Joints	20%
b) One joint	10%
18) Permanent Total Loss of one finger of either hand:	
a) Three joints	5%
b) Two joints	3.5%
c) One joint	2%

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

19) Permanent Total Loss of use of toes:	
i. All-one foot	15%
ii. Big-both joints	5%
iii. Big-one Joint	2%
iv. Other than Big-each toe	2%
20) Established non-union of fractured leg or kneecap	10%
21) Shortening of leg by at least 5cms	7.50%
22) Ankylosis of the elbow, hip or knee	20%

Q4. What is the available sum insured under this insurance cover?

Ans. Sum insured of upto Rs 2 lakhs for RuPay Platinum cardholders and upto Rs 10 lakhs for RuPay Select cardholders.

Q5. What is the eligibility criterion to avail Permanent Total Disability Insurance cover on my RuPay Debit Card?

Ans : Benefits of Insurance will be available to the Cardholders who have performed minimum one successful transaction as under :

RuPay Card induced financial or non-financial transaction at any Channel both Intra and Inter-bank i.e. on-us (ATM/MicroATM/POS/e-com/Business Correspondent of the bank at locations) within 45 days prior to date of accident including accident date of RuPay Cardholders or off us.

Q6. Is there any age limit for opting Permanent Total Disability Policy?

Ans. Permanent Total disability Insurance policy is open to all RuPay cardholders subject to fulfilment of the terms and conditions of the policy.

Q7. Does the policy have a worldwide coverage?

Ans. Yes, the Permanent Total Disability policy will cover you even if the incident has happened when out of the country. Claim will be paid in Indian rupees as per the sum insured on submission of required documentation. There is no negative list of countries.

Q8. Who can be the beneficiary?

Ans. Beneficiary will be the insured under this policy.

Q9. What are the claim documents to be submitted in case of claim?

Ans. Permanent Total Disability Claim Forms:-

- a. Claim Form duly completed and signed.
- b. Copy of discharge card along with all investigation report, consultation / follow- up notes wherein insured had undergone pertaining to accident and case history confirmation therein duration & percentage of disability duly certified by the concerned / treating Physician / Surgeon.
- c. Original or Certified copy of FIR/ Police report giving description of the accident.
- 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.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

- f. Aadhar copies of Cardholder and Nominee
- g. Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 - 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
 - 2. Meeting 45 days transaction criteria (include the transaction log / account statement from the system)
 - 3. Nominee Name and his banking details (including Passbook copy)
 - 4. Brief description of Accident as per FIR translated in English or Hindi.
 - 5. Bank official's Name and contact details with email ID.

** If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch in-charge of RuPay card issuing bank can be submitted.

Q10. In how many days the claim will be settled?

Ans. The claims will be settled in ten (10) working days from the date of receiving the complete document set by TATA AIG General Insurance Co. Ltd

Q11. Whom should I contact in case of a claim?

Ans. Please contact RuPay cardholder Bank/Bank branch of which RuPay cardholder has a card for intimating claim.

Q12. How do I make a claim?

Ans. Please fill the entire documents as per the checklist and submit the same to the Bank/Bank branch where RuPay cardholder has an account.

Q13. In how many days should I intimate about claim?

Ans. Please intimate about the claim within 90 days of the date of accident. In case where the person is hospitalized (and under critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by TATA AIG General Insurance Co. Ltd for investigation and honoured, if all terms under the policy are met as on date of accident.

Q14. In how many days should I submit the claim documents?

Ans. The claim documents needs to be submitted within 60 days from the date of claim intimation.

Q15. Can I claim additional cover on my existing Permanent Total Disability cover from other Insurer (s) company?

Ans. Yes, it will be an additional cover over any other existing insurance cover being held by the cardholder.

Q16. Accidental Injury can I avail the cashless facility?

Ans. This is not a mediclaim policy hence, cashless facility is not available for Personal accident policy.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Q17. What do you mean by exclusions?

Ans. Exclusions are situations or conditions wherein TATA AIG General Insurance Co. Ltd is not liable to pay the benefits to insured person in the event of accident.

Q18. What are the exclusions applicable?

Ans. TATA AIG General Insurance Co. Ltd shall not be liable under this policy for the following exclusions:

1. Compensation under more than one of the foregoing Sub-clauses in respect of the same period of disablement of the Insured person.
2. Any other payment to the same person after a claim under one of the Sub-Clauses (a), (b), or (d) has been admitted and become payable. However, amounts relating to medical expenses, carriage of dead body would be payable in addition if applicable. *Sub-clause (a):* If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such insured person.

Sub-Clause (b): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

1.a.a. Sight of both eyes, or of the actual loss by “physical separation” of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Policy Schedule herein applicable to such Insured person.

1.a.b. Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

Sub-Clause (c): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

1. the sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.
2. total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

Note: For the purpose of Clauses (b) and (c) above, physical separation of a hand means separation at or above the wrist and of the foot means at or above the ankle. *Sub-Clause (d):* If such injury shall, as a direct

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

consequence thereof, immediately, permanently, totally and absolutely, disable the Insured person from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured, stated in the Policy Schedule hereto applicable to such insured person.

Any payment in case of more than one claim in respect of such insured person under the Policy during any one period of insurance by which the maximum liability of the Company specified in the Policy schedule applicable to such Insured person would exceed the sum payable under sub-clause (a) of this Policy to such insured person. However, amount relating to medical expenses and carriage of dead body would be payable in addition if applicable.

Sub-clause (a): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such insured person.

1. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
2. Payment of compensation in respect of Death, injury or Disablement of the Insured person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, (d) directly or indirectly caused by venereal diseases, aids or insanity, (e) arising or resulting from the insured person committing any breach of law with criminal intent, (Standard type of Aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multi engine.
3. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to : War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.
4. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person -
 - Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

- Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Provided also that the due observance and fulfilment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured and/or Insured person be a condition precedent to any liability of the Company under this Policy.

5. Pregnancy Exclusion Clause : The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

Q19. Is there is provision for interim relief on Insurance?

Ans. There is no provision for interim relief until establishment of entitlement upon which the claim is payable as qualified.

Q20. If the incident occurs in a timeline of 0-45 days of issuance of the RuPay card, thereby not giving a window of 45 days qualifying criteria for doing a transaction in order to be eligible for the insurance benefit, is the Cover still valid?

Ans. Yes, as an exception in such cases the cover is still valid and can be intimated as applicable for Premium Cardholders.

Q21. Since the cover is effective 1st April, 2019 and upto 31st March, 2020 if incident happens on 15th April, 2019 and the transaction has happened prior to the policy period is the cover valid?

Ans. Yes, as long as the incident has happened in the policy period the cover is valid.

Q22. For how many cards will I be eligible for the compensation of Insurance cover?

Ans. The Insurance policy is applicable for the compensation of only one eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholder of same / different banks meet the eligibility criteria. The choice of the card for the claim would rest with the customer.



Annexure IIC- Claim form

TATA-AIG GENERAL INSURANCE COMPANY LTD

Address: A-501,5Th Floor, Bldg No -4, Infinity Park, Dindoshi,
Malad (East), Mumbai – 40097

**Personal Accident Insurance Claim
form For RuPay Cardholder's**

IMPORTANT

1.Issuance of this form is not an admission of Liability or a waiver of the terms, conditions and exceptions of the insurance contract .
2 .No claim will be admitted without a Medical Report as per format to be obtained at claimant's expense. 3.Claim form for Accidental Death/Dismemberment of RuPay Platinum / Select Cardholder's (To be submitted at the Branch)

Policy No. 0237401517

Claim No. _____

1 PERSONAL DETAILS

Name of RuPay Cardholder _____

Address _____

City _____ State _____
PIN _____

Occupation _____
Age _____

Type of RuPay Card held (please tick):

- RuPay Platinum Card (Physical)
- RuPay Platinum Card (Virtual)
- RuPay Select Card (Credit)
- RuPay Select Card (Debit)

Bank Account No:	_____
RuPay Card No :	_____

Date of Last Transaction: _____

Nature of Transaction : _____

Any other RuPay Card held by the same person.: YES / NO

(If Yes please give details) : _____

2 CLAIMANT (NOMINEE) DETAILS (Mandatory for Death claims)

Name of the Nominee (Claimant) _____

(As per Bank Records)

Address _____

City _____ State _____
PIN _____

Relationship with deceased customer _____

Mobile Number & Email id _____

3 BRANCH DETAILS (FOR CUSTOMER)

Bank Name _____

Name of Branch _____

Address _____

City _____ State _____

PIN _____

IFSC code of Branch _____ Name of Branch Contact _____

Mobile Number _____

Email id _____

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards



4 DETAILS OF ACCIDENT

Nature of claim DEATH / DISABLEMENT / DISMEMBERMENT

Date of Incident _____

Date of Death(if applicable) _____

Place and Location (Full Address) _____

Cause Description _____

5 DETAILS OF INJURIES

Specify Injured / dismembered Parts of Body -----

Total Disablement (if any) -----
Percentage -----(%) -----(In Words)

6 WITNESSES

1) Name _____ 2) Name _____

Address _____ Address _____

Contact No. _____

7 TREATMENT DETAILS

A Casualty Doctor
Name -----

Address -----

Phone -----

Registration No -----

B Hospital(s) if Hospitalized
Name -----

Address -----

Phone No -----

8 AMOUNT OF CLAIM

A Permanent Disablement Amount(Rs)-----

B Death Amount(Rs)-----

9 PAST HISTORY

A Have you made any claims in the PAST with TATA AIG or other insurance company ?
YES/NO

B If YES, please give details including accident and Insurance details

I hereby declare that I have suffered injuries as described above and all the details given are **ABSOLUTELY TRUE AND CORRECT**.I hereby agree to forfeit all my rights to compensation if any of the foregoing facts and /or details are found to be false or incorrect. I further authorize the hospital, doctor diagnostic laboratory, organization, establishment or any other body or person dealt with in the course of this claim to give any information or document sought for by the Insurance Company.

Signature of the Insured/Claimant
Date:
Place:

Signature of Incumbent with branch Seal Date:

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

Annexure II D- Declaration form



Declaration from Bank

We hereby confirm that Mr./Mrs. _____ having Aadhar number _____ is holder of account number no. _____ and was issued a RuPay Card bearing no. _____.

Account opening date: _____

Card type : [PLATINUM / SELECT / OTHER- please specify]

A. Details of Card induced transaction qualifying for the RuPay Insurance Program 2019-20.

Date of Transaction: _____

Type of Transaction: _____

Brief Description of transaction: _____

[Copy of Account Statement of cardholder with highlighted qualifying transaction to be attached]

B. Details of Nominee / Legal Heir

Name of Nominee / Legal Heir: _____

Aadhar Number of Nominee/ Legal Heir: _____

Relation with Cardholder: _____

Nominee's/ Legal Heir's Bank Name : _____

Nominee's/ Legal Heir's Account number: _____

Nominee's/ Legal Heir's Account IFSC code: _____

[Copy of Pass Book / Cancelled Cheque of Nominee/Legal Heir's A/c. to be attached]

[In case Nominee details are not available, Legal Procedure to be adopted as per bank's guidelines and Legal Heirs details to be provided.]

AUTHORISED SIGNATORY
WITH BANK SEAL.

RuPay Insurance Program FY 2019-20 - RuPay Premium Cards

C. Brief Description of Accident [to be narrated in English / Hindi only by Bank Official]

D. Details of Bank's Official for follow up regarding the captioned claim.

Name and Address of Bank : _____

Name of Official: _____

Contact Number : Mobile: _____

Landline: _____

Email ID of Bank **Branch**: _____

Email ID of Bank **RO/ZO**: _____

We hereby solemnly affirm that the above statements are true and correct to the best of my/our knowledge and belief.

We also confirm that the documents sent in support of the captioned claim are true copies and have been verified by us with the original documents.

AUTHORISED SIGNATORY
WITH BANK SEAL.