

TERMS AND CONDITIONS

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Claim intimation period- Cardholders should report the claim within 30 days from the date of incident. This is applicable for Travel Insurance only. For Personal Accident Claims, Cardholder/Bank has to report the claim within 90 days from the date of death and documents should be submitted within 60 days from the date of intimation to insurance company.

Travel insurance and Air Accident Insurance will be applicable only if the ticket is purchased using IDFC FIRST Private Credit Card.

For All Insurance Coverages, there would be active condition applicable for the covered Card in the policy. There should be at least 1 transaction i.e. Purchase/POS/ATM in last 30 days using the IDFC FIRST Private Credit Card.

Deductible on Travel Insurance: Flight Delay - 12 Hours

Delay of Checked-In Baggage - 12 Hours

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

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 Howden.

Claim Reporting Timelines: Intimation to Howden should be made within 90 days from the date of accident.

Claim documents are to be submitted within 90 days from the date of intimation to the Howden / United India Insurance Company Limited.

For Credit Shield, Purchase Protection and Other Travel Insurance Related Claims: - In the event of loss Cardholder must intimate the Bank and Howden.

Claim Reporting Timelines for Cardholder: Intimation to WTW should be made within 30 days from the date of Incident.

Claim documents are to be submitted by Cardholder within 60 days from the date of intimation to the Howden / United India Insurance Company Limited.

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

To – alpesh.bhavsar@howdenindia.com

Cc – sudeep.sudevan@howdenindia.com

jinesh.shah@howdenindia.com ; anish.pillai@howdenindia.com

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

1. Card Number
2. Name of the Cardholder
3. Claim amount
4. Date of Incident

5. Type of Claim

6. Date and time intimation to Bank

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 the claim is notified/registered; the Cardholder must share the documents for Claim settlement to Howden Insurance Brokers within above given timelines

Step 4: All claims, documents should be couriered to below given address:

Alpesh Bhavsar

Howden Insurance Brokers India Pvt Ltd

6th floor, Peninsula Chambers, Peninsula Corporate Park,

Lower Parel, Mumbai – 400013

D: +91 022 66558888 M: +91 9096114755

Step 5: Scanned copy of original claim documents should be emailed to:

To - alpesh.bhavsar@howdenindia.com

Cc- sudeep.sudevan@howdenindia.com

jinesh.shah@howdenindia.com

anish.pillai@howdenindia.com

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

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 ₹50 / ₹100 /- stamp paper (Legal heir certificate)- Original)

9. Consent letter from other legal heirs on a ₹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 statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

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

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

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

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.

*The above documentation is tentative in nature. Insurer may choose at its discretion to request more documents for settlement purposes.