

FREQUENTLY ASKED QUESTIONS

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 uptoRs 2 lakhs for RuPay Platinum cardholders and uptoRs 50 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

1. RuPay Cardholder who have performed minimum one successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e. on-us or off –us within 30 days prior to date of accident including accident date of RuPay Cardholders.

2. Are ATM transactions covered?

No, ATM transactions are not covered. Successful RuPay Card induced domestic / international financial transaction at any POS (contactless/contact) or e-com, both Intra & Inter – bank i.e. on- us or off –us within 30 days prior to date of accident including accident date of RuPay Cardholders are covered.

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 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 absolves 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 another beneficiary so nominated.

Q10. How do I make a claim?

Ans. Please intimate claim to **rupay@newindia.co.in**.

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 is Permanent Total Disability?

Ans. Permanent Total Disability is defined as permanent loss of ability to use a body part due to accidental injuries.

Q13.What are the claim documents to be submitted in case of a claim, whether an incident has happened in India or overseas?

Ans. For Accidental Death Claims:

- ✓ Claim Form duly completed and signed.
- ✓ Original or Certified copy of Death Certificate.
- ✓ Original or Certified copy of FIR / Police report giving description of the accident.
- ✓ Original or Certified copy of Postmortem Report along with Chemical Analysis/FSL reports wherever applicable.
- ✓ Aadhar copies of Cardholder and Nominee.
- ✓ Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 - a) Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number.
 - b) Compliance of 30 days transaction criteria (to be supported with transaction log / account statement from the bank's system)
 - c) CKYC Form with KYC, NEFT documents of Nominee (including Cancelled Cheque)
 - d) Brief description of Accident as per FIR translated in English or Hindi.
 - e) Bank official's Name and contact details with email ID.

For Permanent Total Disability Claims:

- ✓ Claim Form duly completed and signed.
- ✓ Discharge card along with case history confirmation therein duration & percentage of disability duly certified by the concerned/treating Physician/Surgeon.
- ✓ Original or Certified copy of FIR/ Police report giving description of the accident.
- ✓ All investigation report in original copies* thereof in respect of tests had undergone pertaining to accident.
- ✓ Additional documents, if any, based on merit of the loss.
- ✓ Aadhar copies of Cardholder and Nominee

✓ Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:

- a) Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
- b) Meeting 30 days transaction criteria (include the transaction log / account statement from the system)
- c) Brief description of Accident as per FIR translated in English or Hindi.
- d) Bank official's Name and contact details with email ID.

Additional documents may be requested by The New India Assurance Co. Ltd based on the case requirement such as Medical Reports, Identity documents, etc.

Please Note: 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.

Q14. In how many days the claims will be settled?

Ans. The claims will be settled in thirty (30) working days from the date of receiving the complete document set by The New India Assurance Co. Ltd.

Q15. In how many days should I intimate about claim?

Ans. The intimation should be immediate to The New India Assurance 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 accepted by The New India Assurance Co. Ltd for investigation and honoured, if all terms under the policy are met as on date of accident.

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.

Q18. 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.

Q19. 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.

For detailed frequently asked questions regarding RuPay Platinum Debit Card & RuPay Select Debit Card kindly visit <https://www.npci.org.in/what-we-do/rupay/circulars> → Annexure-B Frequently-Asked-Questions-for-Platinum-and-Select-Cards-FY2025-26.