

Personal Accident Insurance for Credit Card Holders

The **Policy** is issued to select LIC Credit Cards holders by AXIS Bank Limited & will only be covering the card holder

PERSONAL ACCIDENT POLICY*

Coverage is only for those Credit Cards which have this Feature Coverage (Specified in Annexure/ Schedule). Please refer the credit card offer page given on liccards.co.in website to understand more.

Sum Insured:

Sr. No.	Credit Card Variant	Offer Details
1	LIC Platinum Credit Card	3 Lac Personal Accident Cover and 1 Cr. Air Accidental Insurance
2	LIC Signature Credit Card	5 Lac Personal Accident Cover and 1 Cr. Air Accidental Insurance

Insured Event: In the event of any Accidental Bodily Injury sustained by the Insured during the Policy Period, the Insurer will make payment under such Coverage Parts as are specified in the Schedule as being operative.

Coverage Part A: Death: Coverage is only for those Credit Cards which have this add on (specified in Annexure/ Schedule)

- The Insurer will pay the Sum Assured in the event of Accidental Bodily Injury causing the Insured's death within

Coverage Part B: Air Accident Cover: Coverage is only for those Credit Cards which have this add-on Feature Cover (Specified in Annexure/Schedule)

- Air Accident is defined as collision of two or more commercial aircraft in Air or collision of bird in air with commercial Aircraft.
- The Insurer will pay the Sum Assured in the event of Accidental Bodily Injury causing the Insured's death within.

Exclusion under Personal Accident Insurance:

- The Cover becomes operational only after the conditions laid out in the policy schedule is fulfilled.
- No payment will be made by the Insurer for any claim where the card has not been used for a POS transaction in the 90 days prior to death arising out of accident.
- No indemnity is available hereunder and no payment will be made by the Insurer for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:
 - Suicide, attempted suicide or self-inflicted injury or illness;
 - Whilst under the influence of intoxicating liquor or drugs;
- Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured.

- From war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
- Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured.
- Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling 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.
- Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
- Any loss caused either directly or indirectly by nuclear energy, radiation (Defence/Police/Fire-fighters of Salaried account holder (BINs which are provided to us at inception of the policy or endorsed during the policy period) will be covered as per on duty coverage wordings (subject to salary condition is fulfilled). If the loss (or death) is outside the scope of on duty wordings. Then loss will not be covered)
- Curative treatments or interventions that the Insured performs or has had performed on his body.
- Venereal or sexually transmitted disease.
- HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
- The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

Salient Features:

- For Air Accident Cover, the airline ticket needs to be purchased using the Axis Bank Debit/Credit Card and insured will be treated as a passenger
- Any case of natural death or mysterious circumstances or wherever the dead body is not found, the claim shall be beyond the scope of the policy.

Claim Intimation, Claim Document Submission & Deficiency Documents Submission*:

- Claim intimation is defined as date on which claim is intimated to insurer.
- Claim Submission/Submission TAT is defined as date on which the documents are received to insurer. (i.e. all documents which are mentioned in checklist /indicative list of documents in SLA or policy).
- For PA claim, Claim Intimation and or Submission TAT is maximum 50 days from date of accident.

Documents required for PA cases:

- Duly filled, signed and attested claim form
- Attested FIR/police intimation (Notarized)
- Attested Panchanama/Inquest Panchanama Copy (Notarized)
- Attested debit card/destroyed debit card
- Bank statement for the period of 180 days precedent to date of accident.
- Attested hot listing certificate
- Attested final police report (Notarized)

- Duly filled, signed and attested Assignee verification form
- Attested copy of post mortem report. (Notarized)
- Death certificate (Notarized)
- Attested copy of driving license. (Notarized)
- Certificate form railway Authority in case of rail accident. (Notarized)
- Attested Identity card of Police/Defense personnel. (Notarized)

For Personal Accident Claims, kindly call 1800 419 0064 or visit your nearest Axis Bank Branch