RuPay Insurance Program-Platinum & Select Cards

(31st March 2026- 30th March 2027)

Frequently Asked Questions

Death Claims – Personal Accident Insurance

Q1. What is meant by an accident?

Ans.: An accident refers to a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Q2. What benefits are payable under this policy?

Ans.: Personal Accident Insurance provides coverage against accidental injuries. Claim benefits are payable in cases of Accidental Death and Permanent Total Disability arising solely from an accident.

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

Ans.: No. The Personal Accident policy provides coverage only for deaths resulting from accidents or accidental injuries that are non-intentional and not self-inflicted.

Q4. What is the sum insured under the policy?

Ans.:

- Up to ₹2 lakh for RuPay Platinum cardholders
- Up to ₹10 lakh for RuPay Select cardholders

Q5. What is the eligibility criterion to avail Personal Accident Insurance on a RuPay card?

Ans.: Insurance benefits are available to RuPay cardholders who have performed at least one successful RuPay card-induced domestic or international financial transaction (POS – contact or contactless, or e-commerce, on-us or off-us, including RuPay Credit Card linked UPI transactions) within 30 days prior to the date of accident, including the accident date. ATM transactions are not considered eligible transactions.

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

Ans.: Personal Accident Insurance is available to all RuPay cardholders, subject to fulfilment of policy terms and conditions.

Q7. Does the policy provide worldwide coverage?

Ans.: Yes. Coverage is applicable worldwide. Claims are settled in Indian Rupees as per the applicable sum insured, subject to submission of required documentation. There is no negative list of countries.

Q8. Who can be the beneficiary under the policy?

Ans.: The beneficiary may be the nominee registered with the bank account of the cardholder or the legal heir. A legal heir is one who submits a succession certificate or legal heir certificate issued by a competent court or authority.

Q9. How are claims settled in cases with multiple heirs or beneficiaries?

Ans.: In cases of multiple legal heirs, claims are settled as per the legal heir certificate submitted. If any legal heir relinquishes the right to claim, a No Objection Certificate (NOC) is required for settlement in favour of another eligible beneficiary as mentioned in the legal heir certificate.

Q10. What is the process for filing a claim?

Ans.: Claim documentation, as per the prescribed checklist, is required to be completed and submitted to the bank or branch where the RuPay cardholder maintains the account.

Q11. Who should be contacted for claim intimation?

Ans.: Claim intimation is required to be made to the RuPay card-issuing bank or its designated branch.

Q12. What documents are required for accidental death claims (India or overseas)?

Ans.:
The following documents are required:

- Duly completed and signed claim form
- Original or certified copy of the Death Certificate
- Original or certified copy of FIR/Police report detailing the accident
- Original or certified copy of Post-Mortem Report and Chemical Analysis/FSL reports (if applicable)
- Aadhaar copies of the cardholder and nominee
- Bank declaration confirming:
    - Active RuPay card details (16-digit card number and IIN)
    - Compliance with the 30-day transaction eligibility criteria
    - CKYC details, NEFT details of nominee, and cancelled cheque
    - Brief description of the accident (translated into English or Hindi, if required)
    - Bank official's name and contact details

Additional documents may be requested by the insurer based on claim requirements.

Q13. Within how many days are claims settled?

Ans.: Claims are settled within 30 working days from the date of receipt of a complete set of documents by the insurer.

Q14. What is the timeline for claim intimation?

Ans.: Claim intimation is required to be made immediately, and not later than 90 days from the date of accident. Delays due to hospitalisation or critical condition may be considered, subject to investigation and policy terms.

Q15. What is the timeline for submission of claim documents?

Ans.: Claim documents are required to be submitted within 30 days from the date of claim intimation.

Q16. Is this cover in addition to other Personal Accident policies?

Ans.: Yes. This insurance operates as an additional benefit over and above any existing Personal Accident policies.

Q17. What do "exclusions" mean?

Ans.: Exclusions refer to circumstances under which the insurer is not liable to pay benefits under the policy.

Q18. What exclusions apply under the policy?

Ans.: The insurer is not liable for claims arising from specified exclusions outlined in the policy document, including intentional self-injury, intoxication, criminal acts, war-related events, nuclear risks, pregnancy-related causes, and certain high-risk occupations, among others.

Q19. Is coverage available if an accident occurs within 30 days of card issuance?

Ans.: Yes. As a special exception, coverage remains valid even if the accident occurs within 30 days of card issuance, notwithstanding the transaction eligibility window.

Q20. Is coverage valid if the qualifying transaction occurred before the policy period but the accident occurred during the policy period?

Ans.: Yes. Coverage remains valid provided the accident occurs within the active policy period.

Q21. How many RuPay cards are eligible for compensation per cardholder?

Ans.: Insurance coverage is applicable to only one eligible RuPay card per cardholder, even if multiple cards across banks meet the eligibility criteria. The selection of the card for claim purposes rests with the cardholder.

Permanent Total Disability

Q1. What is meant by Permanent Total Disability?

Ans.: Permanent Total Disability refers to the permanent loss of ability to use specified body parts resulting solely from accidental injuries. Coverage and compensation are limited to the disabilities specified under the policy schedule.

Q2. What benefits are payable under this policy?

Ans.: The policy provides compensation for Permanent Total Disability arising from an accident, as defined and classified under the policy terms and conditions.

Q3. What is covered under Permanent Total Disability, whether the incident occurs in India or overseas?

Ans.: Permanent Total Disability resulting from an accident is covered worldwide and includes the following disabilities, subject to certification and policy terms:

Type of Disablement	Compensation (% of Sum Insured)
Permanent Total Disablement	100%
Permanent and incurable insanity	100%
Permanent total loss of two limbs	100%
Permanent total loss of sight in both eyes	100%
Permanent total loss of sight in one eye and one limb	100%
Permanent total loss of speech	100%
Complete removal of lower jaw	100%
Permanent total loss of mastication	100%
Loss of central nervous system or thorax and abdominal organs resulting in total inability to engage in any occupation and inability to perform daily activities without full-time assistance	100%
Permanent total loss of hearing in both ears	75%
Permanent total loss of one limb	50%
Permanent total loss of sight in one eye	50%
Permanent total loss of lens in one eye	25%
Permanent total loss of hearing in one ear	15%
Loss of use of four fingers and thumb of either hand	40%
Loss of use of four fingers of either hand	20%

Q4. What is the sum insured under the Permanent Total Disability cover?

Ans.:

- Up to ₹2 lakh for RuPay Platinum cardholders
- Up to ₹10 lakh for RuPay Select cardholders

Q5. What is the eligibility criterion to avail Permanent Total Disability Insurance on a RuPay card?

Ans.: Insurance benefits are available to RuPay cardholders who have completed at least one successful RuPay card-induced domestic or international financial transaction at a POS terminal (contact or contactless) or through e-commerce, on-us or off-us, including RuPay Credit Card linked UPI transactions, within 30 days prior to the date of accident, including the accident date.

ATM transactions are not considered eligible transactions for meeting the eligibility criteria.

Q6. Is there any age limit for availing the Permanent Total Disability policy?

Ans.: Permanent Total Disability Insurance is available to all RuPay cardholders, subject to fulfilment of the policy's terms and conditions.

Q7. Does the policy provide worldwide coverage?

Ans.: Yes. Permanent Total Disability coverage is applicable worldwide. Claims are settled in Indian Rupees as per the applicable sum insured upon submission of required documentation. There is no negative list of countries.

Q8. Who is considered the beneficiary under the Permanent Total Disability policy?

Ans.: The insured RuPay cardholder is considered the beneficiary under the Permanent Total Disability policy.

Q9. What documents are required for submission of a Permanent Total Disability claim?

Ans.: The following documents are required for claim processing:

- Duly completed and signed claim form
- Discharge card and medical records confirming duration and percentage of disability, duly certified by the treating physician or surgeon
- Original or certified copy of FIR/Police report detailing the accident
- Original copies of investigation reports related to the accident
- Aadhaar copies of the cardholder
- Declaration from the card-issuing bank confirming:
    - Active RuPay card details (IIN and 16-digit card number)
    - Compliance with the 30-day transaction eligibility criteria (supported by transaction logs or account statement)
    - Brief description of the accident as per FIR (translated into English or Hindi, if required)

- Name and contact details of the bank official

Additional documents may be requested depending on the nature and merit of the claim.

Q10. Within how many days are Permanent Total Disability claims settled?

Ans.: Claims are settled within 30 working days from the date of receipt of a complete set of documents by the insurer.

Q11. Whom should be contacted for claim intimation?

Ans.: Claim intimation is required to be made to the RuPay card-issuing bank or the designated bank branch.

Q12. What is the process for filing a Permanent Total Disability claim?

Ans.: Claim forms and supporting documents, as prescribed, are required to be completed and submitted to the bank or branch where the RuPay cardholder maintains the account.

Q13. What is the timeline for claim intimation?

Ans.: Claim intimation is required to be made within 90 days from the date of accident. Delays caused due to hospitalisation or critical medical condition may be considered, subject to policy terms and investigation.

Q14. What is the timeline for submission of claim documents?

Ans.: Claim documents are required to be submitted within 60 days from the date of claim intimation.

Q15. Is this cover available in addition to other Permanent Total Disability insurance policies?

Ans.: Yes. This policy operates as an additional benefit over and above any other Permanent Total Disability or similar insurance policies held.

Q16. Is a cashless facility available under this policy?

Ans.: No. This is not a mediclaim policy; therefore, cashless treatment facilities are not available.

Q17. What are exclusions under the Permanent Total Disability policy?

Ans.: Exclusions refer to specific circumstances under which the insurer is not liable to pay benefits, as defined in the policy document. These include, but are not limited to, intentional self-injury, intoxication, criminal acts, war-related events, nuclear risks, pregnancy-related causes, and specified hazardous occupations.

Q18. Is any interim relief payable pending claim settlement?

Ans.: No interim relief is payable. Claims are payable only after establishment of entitlement in accordance with policy terms.

Q19. Is coverage available if an accident occurs within 30 days of card issuance?

Ans.: Yes. As an exception, coverage remains valid even if the accident occurs within 30 days of card issuance, notwithstanding the transaction eligibility requirement.

Q20. Is coverage valid if the accident occurs during the policy period but the eligible transaction occurred before the policy period?

Ans.: Yes. Coverage remains valid provided the accident occurs during the active policy period.

Q21. How many RuPay cards are eligible for Permanent Total Disability compensation per cardholder?

Ans.: Compensation is applicable to only one eligible RuPay card per cardholder, even if multiple cards held across banks satisfy the eligibility criteria. Selection of the card for claim purposes rests with the cardholder.