

## Comprehensive Protection

The Card provides the following complimentary insurance covers:

**Accidental death:** In case of death in an air accident, the nominated next of kin will receive a compensation of Rs 1 Crore.

**Medical emergency cover:** The card holder is covered up to Rs 15 lakh against medical emergencies during travel abroad.

**Card Liability:** Cover up to Rs 9 Lakh available for Primary Card Holder

For Policy Document [Click Here](#)

### Claim Procedure:

Intimation of Claim to be provided within 60 days from the date of loss by the insured. Documents to be submitted to HDFC ERGO within 130 days from the date of loss.

Contact details:

- a. For Emergency Medical Expenses - Toll Free: +800 08250825 (International Toll Free - accessible from outside India) / 01204507250 (Chargeable)
- b. Email: [bankclaims@hdfcergo.com](mailto:bankclaims@hdfcergo.com)
- c. Address: A&H Claims Inward Team, HDFC Ergo GIC Ltd., 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri East. Mumbai 400059

### \*Terms & Conditions

- All the above insurance covers are available to the Primary card holder.
- Air Accident cover will be activated if the tickets are purchased using HDFC Bank Regalia credit cards.
- Please note that all the above insurance covers will be available only after the Card-member activates his/her HDFC Bank Regalia Credit Card.
- Activation is defined as 'first purchase at a retail outlet or cash withdrawal from an ATM using the HDFC Bank Regalia Credit Card'.
- Liability on lost card will start from the Date of Dispatch of the card up to 30 days, whereas Air Accident/ Emergency Medical Expenses will start from Date of Activation of the card (means first POS transaction/cash withdrawal by the cardholder)
- Liability on lost card covered to an extent of 500,000 for 2 days prior to Date of Block and 30 days post the Date of Block.
- Terrorism is specifically excluded under the policy.
- Travel Insurance provided under the policy shall not be valid for procuring a visa.
- Travel Insurance provided shall be valid for International Travel only.
- Maximum Trip Duration is restricted to 30 Days.
- Fraudulent transactions done by person known to the cardholder are specifically excluded.
- Insurance covers are not provided by HDFC Bank. Exclusions/Limitations are applicable as per the policies issued by the Insurance Company with whom the Bank has tied up.

Please note that all the above insurance covers will be available only after the Card member activates his/her HDFC Bank Regalia Credit Card. Activation is defined as first purchase at a retail outlet or cash withdrawal from an ATM using the HDFC Bank Regalia Credit Card. These insurance covers are not provided by HDFC Bank. Additional Exclusions / Limitations are applicable as per the policy of the insurance company with whom HDFC Bank has tied up for providing these covers. Please contact the insurance company for detailed T&Cs