

Complimentary Insurance Coverage on IDBI Bank Credit Cards

IDBI Bank offers complimentary **Air Accident and/or Personal Accidental Death Insurance** on all the Credit Card variants. This insurance coverage is provided by a **third-party insurance company**, which is solely responsible for processing and settlement of all the claims related to the policy.

Key Highlights

Insurance Provider: The insurance is underwritten by a third-party insurer, not by IDBI Bank.

Claim Settlement: All claims must be directed to the respective insurance company through the IDBI Bank Branches. IDBI Bank does not play a role in the claim settlement process.

Policy Activation: The insurance policy becomes active from the **date of card activation**.

Change of Insurer: IDBI Bank reserves the right to change the insurance provider at its discretion, **without prior notice** to cardholders.

Current Insurance Providers:

Card Network	Insurance Company
VISA and Mastercard	National Insurance Company Limited Registered Office: 3, Middleton Street, Kolkata – 700071 ☎ Tel: 033-22831705 / 06 ☎ Customer Care: 1800-345-0330 ✉ Email: customer.support@nic.co.in
RuPay Credit Cards	The New India Assurance Company Limited Regd. & Head Office: New India Assurance Building, 87, M. G. Road, Fort, Mumbai - 400 001. Policy Issuing Office: Bandra Divisional Office 142300 C-6, NCL Business Premises, 1 st Floor, Bandra-Kurla Complex, Mumbai - 400051. ✉ Email: rupay@newindia.co.in

Card Type	Air Accident Insurance Cover	Personal Accident Cover	Credit Shield Insurance
Aspire VISA Platinum Credit Card	Not Applicable	Death Insurance Cover - ₹2 Lakhs	Yes (Only in Accidental Death)
Imperium VISA Platinum Credit Card	Not Applicable	Death Insurance Cover - ₹2 Lakhs	Yes (Only in Accidental Death)
Royale VISA Signature Credit Card	₹25 Lakhs	Death Insurance Cover - ₹5 Lakhs	Yes (Only in Accidental Death)
Euphoria Mastercard World Credit Card	₹25 Lakhs	Death Insurance Cover - ₹5 Lakhs	Yes (Only in Accidental Death)
Winning RuPay Select Credit Card	Not Applicable	Death and Permanent Disability- Sum Assured ₹10 Lakhs	Yes (Only in Accidental Death)
Eclat RuPay Platinum Credit Card	₹25 Lakhs	Death and Permanent Disability- Sum Assured ₹10 Lakhs	Yes (Only in Accidental Death)
Lumine RuPay Platinum Credit Card	Not Applicable	Death and Permanent Disability- Sum Assured ₹2 Lakhs	Yes (Only in Accidental Death)



Credit Card Customer Care Toll Free Number: 1800-425-7600, Non-Toll Free Number: 022-40426013.

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