

Comprehensive Insurance Cover

Coverage for ICICI Bank Rubyx Cardholders:

Coverage	Sum Insured
Personal Accident Insurance (Air)	₹ 1,00,00,000
Credit Shield - Accidental Death (24*7)	₹ 50,000
Baggage Insurance - Trip effects - Deductible INR 2500	₹ 25,000
Loss of Travel Documents*	USD 500
Loss of Checked Baggage*	USD 1,200
Delay in receipt of checked baggage - 12 hrs deductible*	USD 300
Missing flight due to trans-shipment*	USD 300
Plane Hijacking - 12 hrs deductible*	USD 1000 per day
Delay in Flight - 12 hrs deductible*	USD 250
Lost Card Liability - Fraudulent Charges	₹ 50,000

Coverage for ICICI Bank Sapphire, Emerald & Diamant Cardholders:

Coverage	Sum Insured
Personal Accident Insurance (Air)	₹ 3,00,00,000
Credit Shield - Accidental Death (24*7)	₹ 100,000
Baggage Insurance - Trip effects - Deductible INR 2500	₹ 25,000
Loss of Travel Documents*	USD 500
Loss of Checked Baggage*	USD 1,200
Delay in receipt of checked baggage - 12 hrs deductible*	USD 300
Missing flight due to trans-shipment*	USD 300
Plane Hijacking - 12 hrs deductible*	USD 1000 per day
Delay in Flight - 12 hrs deductible*	USD 250
Lost Card Liability - Fraudulent Charges	₹ 50,000
Medical expenses for Bodily Injury - In-hospital indemnity accident only	₹ 50,000
Purchase Protection	₹ 140,000

Disclaimer:

All insurance benefits are available on the Primary Card only. There is no insurance cover on Supplementary Cards. Cardholder can avail the insurance benefits if the card is active, i.e. atleast 1 transaction must be done from the time of card issuance.

*Applicable for international travel only and not for domestic travel and only when the tickets are purchased through the ICICI Bank Credit Cards.

The above coverage is provided by TATA AIG General Insurance company Limited under group policies issued to ICICI bank for its cardholders.

Claim Process:

For Claim intimation, please contact TATA AIG on the toll free number 1800 266 7780 or send an E-mail at ICICIBANK@TATAAIG.COM

- The subject line should include the Policy number**, Card holder name and Coverage Name
- Claim intimation should include the below details for insurer to register the claim.

Card Number	Card Type	Cardholder's name	Cardholder's Contact Details	Date of Loss	Loss / Claimed Amount
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- Claim intimation should include the below details for insurer to register the claim – in case of ‘fraudulent charges’

Card Number	Card Type	Cardholder's name	Cardholder's Contact Details	Date of Loss	Loss / Claimed Amount	Date & Time of intimation of fraud to bank	City of Fraud / Loss	Details of Merchant where fraud was committed	Type of Fraud (Fraud on Lost/stolen card or counterfeit card)
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****Policy number to be referred for Claim registration:**

Coverage Type	Card Category	Policy No.
Personal Accident	ICICI Bank Rubyx Credit Card	0239093110
Personal Accident	ICICI Bank Sapphiro/ Emerald / Diamant Credit Card	0239093113
Baggage Insurance / Lost Card Liability / Purchase Protection	ICICI Bank Rubyx / Sapphiro/ Emerald / Diamant Credit Card	1901821850
Overseas Travel Insurance	ICICI Bank Rubyx / Sapphiro/ Emerald / Diamant Credit Card	0239090900
Travel Protection	Rubyx / Sapphiro/ Emerald / Diamant Credit Card	0239088178

- Written notice of service request / claim must be given no later than thirty (30) days from the date of the incident. Failure to give notice to the claims department listed below, within thirty (30) days from the date of the incident may result in a denial of the claim.
- For Card fraud claims - intimation of loss needs to be given to insurer within 30 days of discovering the fraudulent charges by customer

Coverage Details:

Coverage	Sum Insured - Rubyx	Sum Insured – Sapphiro/ Emerald/ Diamant
Personal Accident Insurance (Air): Coverage against Accidental Death, Dismemberment (including Loss of sight, speech & hearing) as a result of Injury while travelling on a Common Carrier (flight) during a Trip. Both International and Domestic trips are covered	₹ 1,00,00,000	₹ 3,00,00,000
Credit Shield - Accidental Death (24*7) We will pay the Sum Insured if Injury to you results in loss of life. The loss must occur within 365 Days from the date of the Accident which caused Injury	₹ 50,000	₹ 100,000
Baggage Insurance - Trip effects Coverage against the loss, theft or accidental damage to your personal luggage, personal effects and the loss, theft or accidental damage to your personal luggage, personal effects and personal papers;	₹ 25,000	₹ 25,000
Loss of Travel Documents* Coverage against the cost of obtaining replacement of Your Passport, Travel tickets, visa, if any which have been lost due to Robbery, Burglary, Theft or Natural Disasters	USD 500	USD 500
Loss of Checked Baggage* Reimbursement for the cost of replacement of the baggage and its contents which is in the care and custody, of a Common Carrier and is lost due to theft or misdirection or is damaged by a Common Carrier	USD 1,200	USD 1,200
Delay in receipt of checked baggage * If the Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket	USD 300	USD 300
Missing flight due to trans-shipment* The missed flight should be due to delay / cancellation of the flight immediately prior to the missed flight & time gap between the Scheduled	USD 300	USD 300

arrival of the previous flight & the Scheduled departure of the missed flight is more than 3 hrs.		
Plane Hijacking - 12 hrs deductible*	USD 1000 per day	USD 1000 per day
Delay in Flight - 12 hrs deductible* Coverage if the Insured Person' Trip is delayed due to: Inclement Weather, Equipment Failure, Unforeseen Strike and Operational Reason	USD 250	USD 250
Lost Card Liability - Fraudulent Charges (2 days pre reporting and 7 days post reporting) For Card Lost: Coverage for Unauthorized charges in case the Card is Stolen	₹ 50,000	₹ 50,000
Medical expenses for Bodily Injury - In-hospital indemnity accident only Reimbursement for injury caused due to an accident for in-patient hospitalization	-	₹ 50,000
Purchase Protection We will cover items that you purchase with your eligible ICICI Bank Credit Card or otherwise from loss due to burglary, theft or accidental damage for number of days as specified in the Schedule from the date of purchase.	-	₹ 140,000

*Applicable for international travel only and not for domestic travel and only when the tickets are purchased through the ICICI Bank Credit Card.

The insurance cover is valid only for primary cardholder

- Gross Negligence is not covered.
- Any claim due to deliberate breach of law would not be payable.
- Only Primary card holders are covered.
- Claim to be intimated to TATA AIG within 30 days from the date of incident

For more details on risk factors, exclusions, terms and conditions, please read the policy wordings on [Policy wording link](#)

The above coverage are provided by TATA AIG General Insurance company Limited under group policies issued to ICICI bank for it's card holders .

Product Name – Group Personal Accident (UIN: TATHLIP21195V022021)
Personal Extended Protection Policy (UIN: IRDAN108CP0047V01201819)
Travel Protection Policy (UIN: TATTGBP21008V012021)
Group Overseas travel Guard (UIN: TATTGOP21014V012021)