

Insurance Benefits

While your Business Card helps you enjoy its unique benefits and rewards, it is also equipped to compensate for some of the uncertainties associated with your business travel. It offers Personal Air Accident Death Insurance cover of up to ₹75 Lakh. But the benefits don't end there, the below table shows the list of comprehensive insurance benefits:

Insurance cover description	Jet Airways ICICI Bank Business Advantage Card / Business Advantage Black Card	Business Platinum Card	Business Advantage Blue Card / Business Gold Card	Business Silver Card
Personal accidental death (Air accident)	₹75 lakh	₹25 lakh	₹10 lakh	₹5 lakh
Personal accidental death (Non-air)	₹5,00,000	₹5,00,000	NA	NA
Medical expenses for bodily injury arising out of accident [^]	₹1,00,000	₹1,00,000	₹50,000	₹25,000
Credit shield (in case of accidental death) [#]	₹50,000	₹50,000	₹50,000	₹50,000
Baggage insurance*	Up to ₹25,000	Up to ₹25,000	Up to ₹25,000	Up to ₹25,000
Loss of travel documents*	US\$ 500	US\$ 500	US\$ 500	US\$ 500
Loss of checked-in baggage*	US\$ 1200	US\$ 1200	US\$ 1200	US\$ 1200
Delay in receipt of checked-in baggage*	US\$ 300 in excess of 12 hrs	US\$ 300 in excess of 12 hrs	US\$ 300 in excess of 12 hrs	US\$ 300 in excess of 12 hrs
Missing flight due to trans-shipment*	US\$ 300	US\$ 300	US\$ 300	US\$ 300
Plane hijacking*	US\$ 250 per hour up to max. of 12 hrs	US\$ 250 per hour up to max. of 12 hrs	US\$ 250 per hour up to max. of 12 hrs	US\$ 250 per hour up to max. of 12 hrs
Delay in flight*	US\$ 250 per hour up to max. of 12 hrs	US\$ 250 per hour up to max. of 12 hrs	US\$ 250 per hour up to max. of 12 hrs	US\$ 250 per hour up to max. of 12 hrs
Transit liability	₹50,000	₹50,000	NA	NA
Lost Card liability	₹100,000 - 2 days (pre-reporting) and 7 days (post-reporting)	₹100,000 - 2 days (pre-reporting) and 7 days (post-reporting)	₹50,000 - 2 days (pre-reporting) and 7 days (post-reporting)	₹50,000 - 2 days (pre-reporting) and 7 days (post-reporting)

This insurance cover comes to you at no extra cost. All insurance benefits will be applicable only in case the Business Card has been used at least twice in the last 90 days prior to the event. All insurance benefits are available on the Primary Card only. All the claims shall be settled in INR only. There is no insurance cover on Supplementary Cards. Please ensure that the minimum amount due on your Business Card is paid at all times to avail of the insurance benefits.

*^Applicable only in the event of hospitalisation for a minimum period of 24 hours.
#Payment of principal outstanding amount in the event of death due to accident of the Cardholder.*

**Applicable for international travel only and not for domestic travel and only when the tickets are purchased on the Business Card. Travel insurance covers international travel only.*

Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is ICICI Lombard General Insurance Co. Ltd. The policy is governed by the Terms and Conditions laid down by ICICI Lombard General Insurance Co. Ltd. ICICI Bank is not responsible for the processing of claims and all claim related queries need to be taken up directly on ICICI Lombard General Toll Free number: 1800 209 8888. For more details on the Terms and Conditions of the insurance cover on ICICI Bank Credit Cards, please visit www.icicibank.com.