

Particulars	Platinum	Gold	Silver	Information
Personal Accident Insurance (Air) - Primary Card holder	₹ 10.0 million	₹ 4.0 million	₹ 2.0 million	This cover is available for members up to the age of 69 and is applicable both in India and overseas.
Personal Accident Insurance (Death due to Other Accident) – Primary Card holder	₹ 0.5 million	NA	NA	This cover is available for members up to the age of 69.
Medical Expenses for Bodily Injury caused by and arising out of Road / Rail Accident	₹ 0.1 million	₹ 0.1 million	₹ 50000	Applicable in case of rail/ road accident and only if the card-holder is hospitalized for a minimum period of 24 hours and due the accident being the reason.
Credit Shield	₹ 50000	₹ 50000	₹ 50000	Bills Outstanding after the previous payment cycle waived off in case of accidental death.
Baggage Insurance*	Upto ₹ 25000	Upto ₹ 25000	Upto ₹ 25000	Valid against damage excluding cash and jewelery Applicable only if claim exceeds ₹ 2,500 For International Travel by air only
Loss of Travel Documents	USD 500	USD 500	USD 500	Incase of theft, it should be reported to appropriate policy authority within 24 hours of discovery and the police also should be informed of the same immediately.
Loss of Checked Baggage	USD 1200	USD 1200	USD 1200	Available on baggage checked by international airline on an international flight.
Delay in Receipt of Checked Baggage	USD 300 in excess of 12 hours	USD 300 in excess of 12 hours	USD 300 in excess of 12 hours	Available on baggage checked by international airline on an International flight
Missing Flight due to Transshipment*	USD 300	USD 300	USD 300	Applicable if there is no international flight in the next 6 hours after late arrival by an international flight on an international airline. (For International Travel only)
Plane Hijacking*	USD 250 per hour upto max of 12 hours	USD 250 per hour upto max of 12 hours	USD 250 per hour upto max of 12 hours	Applicable on hijacking of international flight of an international airline up to a maximum of the 12 hours starting from 12 hours of custody. (For International Travel only)
Delay in Flight*	USD 250 in excess of 12 hours	USD 250 in excess of 12 hours	USD 250 in excess of 12 hours	Applicable if international flight of an international airline of 12 hours boarded by customer arrives after 12 hours of scheduled arrival time. (For International Travel only)
Loss card Liability, counterfeit card, internet fraud	₹ 0.1 million	₹ 50000	₹ 50000	a. All PIN based transactions (like ATM, Internet, Telephone etc.) not covered. b. Pre-delivery fraud not covered. c. 2 days pre-reporting and 7 days post reporting is covered where the retail transactions done 2 days prior and 7 days post.
Transit Liability	₹ 50000			Incase during the course of delivery of the card, the card is misused by a third person (courier company) before delivering the card. That amount is paid.

Terms of Insurance:

- * - For International Travel only
- All Insurance benefits will be applicable only if the card has been used twice for retail transactions in the last 90 days prior to the claim.
- All insurance benefits will be applicable only to the Primary card holder.
- The insurance policy is issued by ICICI Lombard. ICICI Bank would have no liability towards the settlement of the claim.
- The Air accident cover is paid only if the ticket is bought with that particular card.

In case of claim, the card holder is requested to contact ICICI Lombard call center (022-28307711).