

Particulars	Platinum	Gold	Silver	Information
Personal Accident Insurance (Air) – Primary Card holder	₹ 2.5 million	₹ 1.0 million	₹ 0.5 million	The cover is applicable only if the ticket for the air travel is purchased on covered ICICI Bank Business Credit Card.
Personal Accident Insurance (Death due to other Accident) – Primary Card holder	₹ 0.5 million	NA	NA	
Medical Expenses for bodily injury caused by and arising out of road/rail accident	₹ 0.1 million	₹ 50,000	₹ 25,000	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	₹ 50,000	₹ 50,000	₹ 50,000	Principal amount outstanding after the previous payment cycle waived off in case of accidental death.
Baggage Insurance	₹ 25,000	₹ 25,000	₹ 25,000	Valid against damage excluding cash and jewelry. Applicable only if claim exceeds ₹2,500/-. For Travel by air only.
Loss of passport and travel related documents*	USD 500	USD 500	USD 500	In case 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 check-in baggage*	USD 1,200	USD 1,200	USD 1,200	Available on baggage checked by international airline on an international flight.
Credit Delay of checked-in baggage*	USD 300	USD 300	USD 300	Available on baggage checked by international airline on an International flight
Credit Missing of connecting international flight during transit*	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)
Lost card liability	₹ 0.1 million	₹ 50,000	₹ 50,000	a. All PIN based transactions not covered. b. Pre-delivery fraud not covered. c. 2 days pre-reporting and 7 days post reporting is covered including the date of reporting.
Transit liability	₹ 50,000	NA	NA	a. The loss is discovered within 30 days of the date of dispatch of the card b. The card is used by unauthorised person c. No PIN based transaction have ever been raised against the card.

ICICI Bank Business Credit Card – Insurance Cover

Terms of Insurance:

1. * - For International Travel only
2. 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.
3. All insurance benefits will be applicable only to the Primary card holder.
4. The insurance policy is issued by ICICI Lombard. ICICI Bank has no liability towards the settlement of the claim.
5. The Air accident cover is paid only if the ticket is bought with that particular card.
6. All claim payment will be made in Indian Rupees.

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