

List of Documents Required

Counterfeit

- Claim form duly filled in and signed by the claimant : Original
- Complete Pass port copy, if loss at international location
- Incident report by Bank or submitted by customer to bank
- Copy of Charge Slips for the fraudulent transactions (for POS related frauds)
- Copy of Debit Card (Front and Back)
- Copy of Dispute letter given by Customer to Bank
- Copy of Police Complaint

Note - In card fraud cases the payment is done to bank directly unless requested otherwise

Online Fraud

- Claim form duly filled in and signed by the claimant : Original
- Complete Pass port copy, if loss at international location
- Incident report by Bank
- Copy of Debit Card (Front and Back)
- Copy of Dispute letter given by Customer to Bank
- Copy of Police Complaint

Note - In card fraud cases the payment is done to bank directly unless requested otherwise

Lost Card

- Claim form duly filled in and signed by the claimant: Original
- Complete Pass port copy, if loss at international location
- Incident report by Bank or submitted by customer to bank
- Copy of Charge Slips for the fraudulent transactions, if happened in India or respective copies FIR/ Police or Cybercrime complaints lodged
- Copy of Dispute letter given by Customer to Bank
- FIR Copy: Notarised/ Attested by a Gazetted officer

Note - In card fraud cases the payment is done to bank directly unless requested otherwise

Purchase Protection

- Claim form duly filled in and signed by the claimant: Original
- Card statement for 60 days prior to date of loss
- FIR Copy: Notarised/ Attested by a Gazetted officer/ Documentary evidence of date of loss
- AML Documents [if claimed amount is >1Lakh (2 passport size photos, one address and ID proof of the injured)]
- Cancelled cheque with payee name printed on it (else supported by a passbook copy) or NEFT form verified by bank
- Original Invoices (bills) for the expenses incurred for the purchase/ repair of basic essential items in view of the loss
- Card Statement showing Purchase details of the item for which the claim is made
- Copy of Proof of purchase bill of the item brought- attested by gazetted officer

Note - Payment will be made to customer directly- unless specified otherwise

Accidental Death Claims / Air Accident

List of Documents	*Attested	Photocopy	Original
Duly filled in claim form with Section V			Yes
Card statement for 60 days prior to date of loss		Yes	
Proof of purchase of air tickets (involved in the related air accident) from the insured card		Yes	
Death certificate (issued by Govt/ Municipal corporation)	Yes		
FIR/ MLC (Medico Legal Case Report)/ Police final charge sheet or Court Final Order (if case closed)	Yes		
Post Mortem [Forensic Science Laboratory (FSL)/ Histopathology/ Chemical analysis Report (If recommended in PM Report)] with Cause of Death certificate issued by Hospital with supporting treatment papers (if injured taken to hospital)	Yes		
Spot and/ or Inquest Panchnama (Electrical or Railway Guard Memo, in case of Electrocutation/ Railway accidents)	Yes		
Cancelled cheque with claimant/ payee name printed on it (else supported by a passbook copy) or NEFT form verified by bank			Yes
Nominee Declaration Documents (If nominee not mentioned in policy copy)			
“Indemnity cum nominee declaration bond” with “Consent letter cum No objection Certificate from other legal heirs” on a 100 Rs stamp paper [Legas of al heirs would be both the parents, spouse and children above 18yrs of age]			Yes
AML Documents [if claimed amount is >1Lakh (2 passport size photos, one address and ID proof of the nominee)]		Yes	Photos
*Attested - Attestation by a gazetted officer			
Indemnity bond can be avoided if an attested copy of the legal heir certificate issued by the court is provided			

Note - In death cases the payment will be to nominee. It is advisable to have nominee name captured in the form of annexure against each card number while booking the policy, so that the payment can be done to same nominee at the time of claim. This will reduce the requirement of the highlighted document

Loss of Checked in baggage

- Claim form duly filled in and signed by the claimant: Original
- Card statement for 60 days prior to date of loss
- Passport copy- reflecting the VISA and travel details with 1st and last page of Photo & address proof

- Boarding pass and Journey tickets : Original
- Property irregularity report (PIR) issued by the airlines : Original
- No compensation certificate from Airlines; Original
- AML Documents [if claimed amount is >1Lakh (2 passport size photos, one address and ID proof of the injured)]
- Cancelled cheque with payee name printed on it (else supported by a passbook copy) or NEFT form verified by bank

Note - Payment will be made to customer directly- unless specified otherwise

Delay in Checked in Baggage

- Claim form duly filled in and signed by the claimant: Original
- Card statement for 60 days prior to date of loss
- Boarding pass and Journey tickets : Original
- Declaration from Airline for the duration of delay baggage
- No compensation certificate from Airlines : Original
- Invoices (bills) for the expenses incurred for the purchase of basic essential items in view of the loss: Original (If applicable as per policy T & C)
- AML Documents [if claimed amount is >1Lakh (2 passport size photos, one address and ID proof of the injured)]
- Cancelled cheque with payee name printed on it (else supported by a passbook copy) or NEFT form verified by bank

Note - Payment will be made to customer directly- unless specified otherwise

Loss of Passport and Travel Documents

- Claim form duly filled in and signed by the claimant: Original
- Card statement for 60 days prior to date of loss
- Boarding pass and Journey tickets : Original
- FIR Copy: Notarised/ Attested by a Gazetted officer
- Local Embassy confirmation for loss of passport
- Original Invoice of Expenses incurred with details of items/ activities for the renewal/ retrieval of the new passport
- AML Documents [if claimed amount is >1Lakh (2 passport size photos, one address and ID proof of the injured)]
- Cancelled cheque with payee name printed on it (else supported by a passbook copy) or NEFT form verified by bank

Note - Payment will be made to customer directly- unless specified otherwise

Cash in Transit

- Claim form duly filled in and signed by the claimant: Original
- Card statement for 60 days prior to date of loss
- FIR Copy: Notarised/ Attested by a Gazetted officer
- Confirmation of date and time of withdrawal
- AML Documents [if claimed amount is >1Lakh (2 passport size photos, one address and ID proof of the injured)]
- Cancelled cheque with payee name printed on it (else supported by a passbook copy) or NEFT form verified by bank

Note - Payment will be made to customer directly- unless specified otherwise