



**AN UNDERSTANDING OF EXCLUSIVE OFFER BETWEEN
Association of Scientific and Technical Officers of ONGC (ASTO)
AND
HDFC BANK**

This understanding of the exclusive offer document is made on 21st Day of April 2022 between Association of Scientific and Technical Officers of ONGC (referred as ASTO) through Mr. Amit Kumar, President ASTO-CWC,

AND

HDFC BANK LTD, a Banking Company incorporated under the Companies Act 1956 and carrying on the business of banking under the Banking Regulation Act 1949, having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai, India - 400 013, through Mr. Rishi Goyle, Zonal Head hereinafter called the "Bank",

Which expression shall unless the context otherwise requires include its successors in business of the other part and assigns of the other part,

Period of Offer

The Offer shall commence as of the effective date and shall be operative initially for a period of Three years w.e.f 21st day of April 2022 which may be extended further as mutually agreed by both the parties.

Exclusive Salient Benefits for the Salary Account holders

At HDFC Bank, We understand the value of your service to the nation and therefore we think it's important to secure your family's future in case of any unforeseen events through our Personal Accident Death Cover.

We are pleased to offer your members exclusive Insurance covers as part of our salary account

- a) Free Personal Accident Death cover of Rs. 30 Lakhs (without condition) and additional up to 10 lakhs on debit card
- b) Free Permanent Total or Partial Accidental Disability of up to Rs. 30 Lakhs
- c) Free Educational benefit up to Rs. 4 Lakhs for dependent child in case of accident death of Salary Account Holder

Detailed implementation Offer is attached as Annexure A

Acknowledged as -

Signed on behalf of ASTO

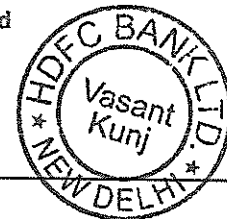
Mr. Amit Kumar

President - ASTO, CWC
AMIT KUMAR
President, ASTO-CWC

Signed on behalf of HDFC Bank Ltd

Mr. Rishi Goyle

Zonal Head



1. Exclusive Benefits for the Salary Account holders

At HDFC Bank, We understand the value of your service to the nation and therefore we think it's important to secure your family's future in case of any unforeseen events through our Personal Accident Death Cover.

We are pleased to offer your members below Insurance covers as part of our salary account

- i. **Free Personal Accident Death cover of Rs. 30 Lakhs¹ (Without POS conditions)**
- ii. **Free Permanent Total Accidental Disability cover of up to Rs. 30 Lakhs²**
- iii. **Free Permanent Partial Accidental Disability cover up to Rs. 30 Lakhs²**
- iv. **Free Educational benefit up to Rs. 4 Lakhs² for dependent child of salary account holder- In case of accident death of Salary Account Holder**

2. Additional Salary Benefits for the Salary Account holders

- Zero Balance Savings Account
- Fast and efficient account opening process with the availability of an 'Instant Kit' so that employees get their Chequebook, Debit Card, NetBanking & PhoneBanking password **on the spot**
- Convenience of 'anywhere banking' at all our branches
- Access to HDFC bank ATMs across the country – Unlimited Free
- Access to other bank ATMs across the country – Unlimited Free
- Unlimited Free Demand Drafts at HDFC Bank branch locations
- Free Platinum Debit Card for the primary holder

Features on Platinum Debit Card	
Free Personal Accident Death cover	Upto Rs. 10 lakhs ³ on the card
ATM withdrawal Limit	Rs. 1,00,000 per day
Shopping Outlets	Rs. 5,00,000 per day at merchant outlets
International Air Accident Coverage	Rs. 3 Crore ³ (this will require Air Ticket Purchase using debit card linked to salary account.)
Fire & Burglary Insurance	Rs 2,00,000*
Insurance on loss of checked	Rs 2,00,000*
Cash back	1 CashBack point on every Rs. 200 spent on Groceries & Supermarket, Restaurant & Apparels, Entertainment Maximum cap of Rs. 750 per card per month. No cashback points for all other categories apart from the ones above.
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at government petrol outlets (HPCL/ IOCL/ BPCL).
Airport Lounge access offer	Complimentary access to Clipper lounges at airports across India. 2 per quarter

- **Zero Liability on fraudulent usage on lost or stolen cards⁴ on Point of Sale transaction, a maximum of Rs.4 lakh⁴ per card***
- **Free Zero Balance Salary Family Account with**
 - Customised features similar to the main salary account
 - Free Personal Accident Death cover of Rs.1 lakh⁵ on the account
 - Free Air Accident Death cover of Rs.5 lakhs⁵ on the account
 - Access to other bank ATMs across the country – same as main salary account

○ **Free MoneyBack Debit Card**

Features on MoneyBack Debit Card	
Free Personal Accident Death cover	Up to Rs.10 lakhs ³ on the card
ATM withdrawal Limit	Rs. 25,000 per day
Shopping Outlets	Rs. 3,00,000 per day at merchant outlets
International Air Coverage	Rs. 1 Crore ³
Online discount on Lifestyle, dining, entertainment & grocery	Cashback Points- Get Up to Rs. 3000 Cashback every year. 5% Cashback on shopping via PayZapp and SmartBuy. 1% CashBack on every Rs. 100 spent on Fuel, Apparels, Insurance, Education and Grocery.
Petrol surcharge waiver	Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines.



Microsite

- A customized webpage highlighting our offers for your employees. It can be accessed from the desktop of every employee through a dedicated URL (<https://v1.hdfcbank.com/corporate/ongc>)
- Employees can avail a wide range of our products and services on the microsite
- Connect to microsite just like browsing any other site on the Internet
- Webpage will be developed by HDFC Bank at no cost to you and will not intrude in your IT infrastructure



Salary Plus – Unsecured Overdraft Against Salary

Overdraft facility against your salary. This is a non-EMI product and you have to service only the interest every month. Easy-to-use and easy-to-pay facility

- No pre-closure charges, pay interest only on utilization
- All you need is: HDFC Bank Salary Account with regular salary credits and a minimum net monthly income of Rs. 20,000
- Limit up to 3 times salary*(Max limit up to Rs. 1.25 Lakh)
- Tenure 12 months
- Pricing on utilization (One time set up fees of Rs. 1000)

*Term and Condition apply.

Public Provident Fund (PPF) Account

- It is a popular long term investment option backed by Government of India which offers safety with attractive interest rate and returns that are fully exempted from Tax (qualifies for deduction u/s 80C).
- Attractive Interest Rate that is fully exempt from tax under Section 80C.
- **Sukanya Samriddhi Account**
 - Launched by the Prime Minister to meet the expense of the Girl child's higher education and marriage.
 - Attractive interest rate that is fully exempt from tax under section 80C.

Important Terms and Conditions**1. Personal Accident Death Cover, Permanent Total Disablement, Permanent Partial Disablement & Education Benefit**

The insurance cover is not applicable for whose death is caused by suicide or attempt to suicide and all coverage of insurance are as per terms and conditions mentioned in the insurance policy & as per sole discretion of the insurance company.

Eligibility: Cover provided only to the primary account holder. On the event date, the account holder

- Is a bonafide employee (till the age of 70 years) of the organization to whom the specific offer has been extended
- Is holding a Premium Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in the month or month prior to the date of death
- In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death.

2. Terms and Condition of Permanent Total Disablement and Permanent Partial Disablement

- Permanent Total Disablement - The bodily injury, which is direct cause of permanently, totally and absolutely disabling the person insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever
 - Permanent Partial Disablement - The bodily injury which is the sole and direct cause of total and irrecoverable loss of use of or the actual loss by physical separation permanently incapacitating the Insured Person to the extent of 40% or more in aggregate
 - Basic Eligibility for Permanent Total / Partial Disablement
 - Cover provided only to the primary account holder. On the event date, the account holder
 - Is a bonafide employee (aged less than 70 years) of the Government Department
 - Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in HDFC Bank account in previous 3 months
 - Should have carried out at least one purchase transaction using the debit card, within 6 months prior to the date of loss
 - Covers permanent disability resulting within 12 months from bodily injury due to accident only
- Permanent Total Disablement & Permanent Partial Disablement
- If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and Irrecoverable loss of

TABLE OF BENEFITS – TABLE (D)

The Disablement	Compensation Expressed as a Percentage of Total Sum Insured
1) Permanent Total Disablement	100%
2) Permanent and incurable insanity	100%
3) Permanent Total Loss of two Limbs	100%
4) Permanent Total Loss of Sight in both eyes	100%
5) Permanent Total Loss of Sight of one eye and one Limb	100%
6) Permanent Total Loss of Speech	100%
7) Complete removal of the lower jaw	100%
8) Permanent Total Loss of Mastication	100%
9) Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10) Permanent Total Loss of Hearing in both ears	75%
11) Permanent Total Loss of one Limb	50%
12) Permanent Total Loss of Sight of one eye	50%
13) Permanent Total Loss of Hearing in one ear	15%
14) Permanent Total Loss of the lens in one eye	25%
15) Permanent Total Loss of use of four fingers and thumb of either hand	40%
16) Permanent Total Loss of use of four fingers of either hand	20%
17) Permanent Total Loss of use of one thumb of either hand:	
a) Both joints	20%
b) One joint	10%
18) Permanent Total Loss of one finger of either hand:	
a) Three joints	5%
b) Two joints	3.5%
c) One joint	2%
19) Permanent Total Loss of use of toes:	
a) All – one foot	15%
b) Big – both joints	5%
c) Big – one joint	2%
d) Other than Big – each toe	2%
20) Established non-union of fractured leg or kneecap	10%
21) Shortening of leg by at least 5 cms.	7.50%
22) Ankylosis of the elbow, hip or knee	20%

- Medical certificate certifying disability from Government Hospital along with other documents as per requirement from insurance company for processing of disability cover claims
- Any one Accident (AOA) limit shall be limited to maximum of INR 1 crore for Naxal affected area & INR 3 crore for Non Naxal area.
- **DEPENDENT CHILD EDUCATION BENEFIT**
- If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in death within twelve (12) months of the Date of Loss, then the Company agrees to pay the education fees for the Insured Person's surviving Dependent Child up to the amount stated in the Schedule.
- **Specific Conditions**
- 1) To receive benefits under this Section, the Dependent Child must be in full time education at an accredited tertiary educational institution.
- 2) The Total Sum Insured is the total amount payable for all Dependent Children combined, not per person.
- **Specific Extensions**
- 1) **Disappearance:** In the event of the disappearance of an Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of a benefit under this Section, it is discovered that an Insured Person is still alive, all payments shall be reimbursed in full to the Company.
- 2) **Exposure:** Death as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

3. Personal Accidental Death Cover on Platinum / MoneyBack Debit Card

Customers will be eligible for accelerated cover depending upon the Debit Card spends done in last one year from date of demise. Personal Accident Death Cover by Air / Road/Rail - Base Sum assured Rs. 5,00,000. In addition, the customer is also eligible for an accelerated insurance cover of upto Rs. 5 lakhs, basis his/her Spends using the Debit Card at merchant outlets or online.

Base Cover	Basis Spend Amount using Debit Card in last one year
5 Lakh	1txn in last 30 days or SI on DC registration

Base Cover	Accelerated Cover	Total Insurance Amount in Rs.	Basis Spend Amount using Debit Card in last one year
5 Lakh	-	5 Lakhs	One transaction in 30 days or SI on DC registration (Spends Less than 50K)
5 Lakh	1 lakh	6 Lakhs	50 K - 1 L Lakh
5 Lakh	2 Lakh	7 Lakhs	1 Lakh- 1.5 Lakhs
5 Lakh	3 Lakh	8 Lakhs	1.5 Lakhs - 2 Lakhs
5 Lakh	4 Lakh	9 Lakhs	2 Lakhs - 2.5 Lakhs
5 Lakh	5 Lakh	10 Lakhs	2.5 Lakhs - 3.0 Lakhs

- Debit Card holders are required to use their Debit Card at retail OR on-line stores at least once every 30 days to keep the free Personal Death Insurance cover on their Debit Card active.
- In case of International Air Accidental Death claim, international air ticket should have been purchased using the Debit Card linked to Salary Account

4. Cardholder will receive the credit, with a hold marked for the disputed amount within 5 days of the submission of the required documents, ie,

- a) FIR
- b) Dispute letter
- c) Indemnity letter
- d) Passport copies in case of international transaction dispute
- Zero liability insurance is applicable for fraudulent point-of sale(POS) transactions and online transactions.
- For Claims under Zero Liability to be accepted & processed, the cardholder should have carried out at least 1 purchase transaction using the Debit Card, within 90 days prior to the date of the disputed purchase transaction.
- The findings of the Bank's investigation will be final and binding on the customer.
- Cardholder cannot close the account till the hold funds for the said amount is released.
- The Point of Sale transaction under dispute can be for a maximum of 90 days prior to the date of reporting of the loss of Debit Card to the Bank.
- The case would be processed subject to the receipt of all required documents within 21 days of reporting of loss by the customer.
- The Cardholder has not shown any delay or negligence in reporting the loss of the Card to the bank.

5. Personal Accidental Death Cover on Family Savings Account for family members –Covers accidental death resulting within 12 months from bodily injury due to accident only.

Eligibility:

Cover provided only to the primary account holder.

On the event date, the primary account holder

- Is aged less than 70 years
- Is holding a Salary Family Account by virtue of his/her relationship with the salary account holder and such salary account is a zero balance account and has received salary/pension credit in the month or month prior
- Should have carried out at least one purchase transaction using the Debit Card linked to Salary Family Account, within 6 months prior to the date of loss
- In case of Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Family Account

In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death.

Below are the exclusions for Personal Accidental Death Cover and Disability Cover

Particular	Exclusions in personal accidental insurance cover & Disability Cover
General Exclusion clause on war	Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith
Deliberate Exposure to Dangerous Activities	Bodily Injury or Sickness due to willful or deliberate exposure to dangerous activities (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice
Under influence of Alcohol.	Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.
Criminal Act	Bodily Injury sustained whilst or as a result of participating in any criminal act.
Gradually Operating Cause	Bodily Injury due to a gradually operating cause.
Sports	Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.
Intentionally Provoking	Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
Participation in competition	Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle.
Hazardous Sports	Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping.
Travel other than the fare paying route	Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
Pregnancy Within 26 weeks	Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
AIDS/HIV	Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV.
Venereal Disease	Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease.

Annexure A



ASTO IN ASSOCIATION WITH
HDFC BANK PRESENTS



YOU DO YOUR BEST FOR THE NATION
WE DO OUR BEST FOR YOU



An exclusive Salary Account for Executives of ONGC with additional complimentary cover for officers working in field operations

Salary Account Features :

- Lifetime Free Zero Balance Salary Account
- Exclusive Microsite - www.hdfcbank.com/ongc
- Unlimited Free Demand Draft and Access to ATMs of all banks
- Higher Debit Card Limits > 1 Lakh per day for withdrawals & ₹ 5 Lakhs per day for POS
- Avail various Loans Benefits at preferential offers

PADC up to ₹ 40 Lakhs*

- Permanent & Partial disability cover up to ₹ 30 Lakhs*
- Education Benefit of ₹ 4 Lakhs to dependent child in case of accidental death of primary account holder

Zero balance A/c Salary Family Account

- Free Zero Balance Salary Family account with Free MoneyBack Debit Card
- PADC up to ₹ 11 Lakhs*

Reap Exclusive Benefits with Lifetime Zero Balance Salary Account

Minimum Balance Requirement	Nil	
ATM cum Debit Card	Platinum Debit Card (Free)	
	Per day ATM Withdrawal Limit	₹ 1 Lakh
	Per day transaction limit at POS or Merchant Outlets	₹ 5 Lakhs
ATM Transaction	@ HDFC Bank ATM	Unlimited Free
	@ Other Banks ATM	Unlimited Free
Demand Draft	Unlimited Free	
RTGS / NEFT	Online Free	
Payable at par Chequebook	Free 25 Cheque leaves per year	
SalaryPlus Overdraft	Eligibility: Minimum net Monthly Income of ₹ 20,000	
	Up to 3 months of Net take home Salary	
	Upper Cap up to ₹ 1.25 Lakhs	
No pre-closure charges, pay interest only on utilization		

As a member of the Banking Codes and Standards Board of India (BSBI), we are committed to following the standards of banking practices it prescribes. These are contained in 'Code of Bank's Commitment to Customers' and 'Code of Bank's Commitment to Micro and Small Enterprises'. You can view a copy of this on our website.

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Exclusive benefits for ONGC Executives

	Complimentary Benefits (*Terms & conditions enclosed)		Field	Office
	Insurance Benefits	Personal Accidental Death Cover (Salary account credit at HDFC Bank mapped account)		₹ 30 Lakhs ¹
Additional Personal Accidental Death Cover on Debit Card		Up to ₹ 10 Lakhs ³	Up to ₹ 10 Lakhs ³	
Permanent & Partial Disability Cover		Up to ₹ 30 Lakhs ²	Nil	
Education Benefit to dependent child in case of accidental death of primary account holder		Up to ₹ 4 Lakhs ^{2(b)}	Nil	
International Air Accident Death Cover (Tickets to be purchased using HDFC Bank Debit Card)		₹ 3 Crore	₹ 3 Crore	
Ad-on Cover on Debit Card		Lost or stolen card Cover	Up to ₹ 4 Lakhs ⁴ per Card	Up to ₹ 4 Lakhs ⁴ per Card
	Lost checked baggage & Burglary Cover	Up to ₹ 2 Lakhs ⁴ each	Up to ₹ 2 Lakhs ⁴ each	
Investment Schemes	NPS, PPF, Sukanya Samridhhi Scheme Available			
	Demat Account	Nil Account Opening Charges		
Waiver of Annual Maintenance Charges for first year				

Salary Family Account with Similar Benefits* to Primary Salary Account

Free Zero Balance Account for 5 Family Members (Parents, Siblings, Spouse & Children)		
ATM cum Debit Card	MoneyBack Debit Card (Free)	
Insurance Benefits	Personal Accidental Death Cover	Up to ₹ 11 Lakhs ⁶
	Air Accident Death Cover (Tickets to be purchased using HDFC Bank Debit Card)	₹ 5 Lakhs
	International Air Accident Death Cover (Tickets to be purchased using HDFC Bank Debit Card)	₹ 1 Crore

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***Terms and Condition**

1. Personal Accident Death Cover

The insurance cover is not applicable for whose death is caused by suicide or attempt to suicide and all coverage of insurance are as per terms and conditions mentioned in the insurance policy & as per sole discretion of the insurance company.

Eligibility: Cover provided only to the primary account holder. On the event date, the account holder

- Is a bonafide employee (till the age of 70 years) of the organization to whom the specific offer has been extended
 - Is holding a Premium Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in the month or month prior to the date of death
 - In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death.
- 2. Permanent Total Disablement and Permanent Partial Disablement**
- **Permanent Total Disablement** - The bodily injury, which is direct cause of permanently, totally and absolutely disabling the person insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever
 - **Permanent Partial Disablement** - The bodily injury which is the sole and direct cause of total and irrecoverable loss of use of or the actual loss by physical separation permanently incapacitating the Insured Person to the extent of 40% or more in aggregate
- Basic Eligibility for Permanent Total / Partial Disablement**
- Cover provided only to the primary account holder. On the event date, the account holder
 - Is a bonafide employee (aged less than 70 years) of the Government Department
 - Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in HDFC Bank account in previous 3 months
 - Should have carried out at least one purchase transaction using the debit card, within 6 months prior to the date of loss
 - Covers permanent disability resulting within 12 months from bodily injury due to accident only
 - If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of



Documents: HDFC Bank

TABLE OF BENEFITS – TABLE (D)

The Disablement	Compensation Expressed as a Percentage of Total Sum Insured
1) Permanent Total Disablement	100%
2) Permanent and incurable insanity	100%
3) Permanent Total Loss of two Limbs	100%
4) Permanent Total Loss of Sight in both eyes	100%
5) Permanent Total Loss of Sight of one eye and one Limb	100%
6) Permanent Total Loss of Speech	100%
7) Complete loss of the lower jaw	100%
8) Permanent Total Loss of Masculinity	100%
9) Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out daily activities essential to life independent of any assistance	100%
10) Permanent Total Loss of Hearing in both ears	75%
11) Permanent Total Loss of one Limb	50%
12) Permanent Total Loss of Sight of one eye	50%
13) Permanent Total Loss of hearing in one ear	25%
14) Permanent Total Loss of the lens in one eye	25%
15) Permanent Total Loss of any of four fingers and thumb of either hand	25%
16) Permanent Total Loss of use of four fingers of either hand	25%
17) Permanent Total Loss of use of one thumb of either hand	20%
a) Both joints	20%
b) One joint	10%
18) Permanent Total Loss of one finger of either hand	
a) Three joints	5%
b) Two joints	3.5%
c) One joint	2%
19) Permanent Total Loss of use of foot	
a) All three feet	25%
b) Big – both joints	2%
c) Big – one joint	2%
d) Other than Big – each toe	2%
20) Essential non-union of fractured leg or forearm	10%
21) Shortening of leg by at least 1 cm	7.50%
22) Amputation of the elbow, hip or knee	20%

3. Personal Accidental Death Cover on Family Savings Account for family members - Covers accidental death resulting within 12 months from bodily injury due to accident only.

Eligibility:

Cover provided only to the primary account holder.

On the event date, the primary account holder

- Is aged less than 70 years
 - Is holding a Salary Family Account by virtue of his/her relationship with the salary account holder and such salary account is a zero balance account and has received salary/pension credit in the month or month prior
 - Should have carried out at least one purchase transaction using the Debit Card linked to Salary Family Account, within 6 months prior to the date of loss
 - In case of Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Family Account
- In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death.



Documents: HDFC Bank

Documents required to process the Insurance Claim

Following are the documents required to process the insurance claim.

Duly signed claim Form By Claimant & HDFC Bank Representative (Claim Form shared)

- Claimant letter to the Bank
- Original Death Certificate
- Attested/ Notarized copy of FIR (Mandatory Docs, provided by the Police Authorities)
- Attested/ Notarized copy of Inquest Panchanama*** (Mandatory Docs, provided by the Police Authorities)
- Attested/ Notarized copy of Statement of Witness, lodged to police authorities (if any)
- Attested/ Notarized copy of Post-mortem Report (Mandatory Docs, provided by the Hosp. Authorities)
- Attested/ Notarized copy of Viscera report*** (if any, provided by the Hosp. Authorities)
- Burial Certificate (wherever applicable)
- Attested/ Notarized copy of Driver's License (in case of a motor / vehicular accident)
- Copy of address proof (Ration card or electricity bill copy) Attested/ OSV done by the branch personnel
- Employment ID proof (Mandatory Docs) Attested/ OSV done by the branch personnel
- KYC Documents of Claimant Attested/ OSV done by the branch personnel
- KYC Documents of Deceased Attested/ OSV done by the branch personnel
- Legal heir certificate / Affidavit (Original)
- Account statement copy for a period of last six months from the date of the event, highlighting at least one POS transaction done by the customer (should be attested by the branch personnel)
- In addition to above, any additional documents required case to case basis

Please take note of below mentioned important points in order to ensure smooth claim processing

- Ensure that all the claim forms are duly filled and signed by the nominee.
- All vernacular documents should be translated
- All claim documents should be attested by the branch personnel.
- Please ensure that FIR and Post-mortem report copies are attested by the competent govt. authorities.

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