



Personal Accidental Insurance Cover

Frequently Asked Questions

Q1 What is Personal Accidental (PA) Death Insurance?

- This is an Insurance cover under which the nominee or a family member gets an assured amount (after due settlement of any amounts outstanding on the Credit Card) in the event of death of the primary cardholder due to sustaining any bodily injury directly from an accident caused by external, violent and/or visible means (including but not limited to Snake Bites, Drowning and Electric Shock).
- The injury should be the sole and direct cause of the death of the Insured person (cardholder) within 12 calendar months of sustaining the injury for the sum assured to be applicable.

Q2 Is Natural Death covered in PA Cover?

- No. Natural death is not covered under this policy.

Q3 Are Add-On cardholders or members of the cardholder's family covered under PA Cover?

- No. The PA cover is applicable only to the primary cardholder (having an active card account that is not Blocked/ NPA/Written Off).

Q4 What is the sum assured for the PA cover on my Easy Credit Card?

- In case of death in an Air Accident, the sum assured is up to Rs. 15 lakhs
- In case of death in a non-air accident, the sum assured is up to Rs. 5 lakhs

Q5 What is the procedure for claiming the PA death benefit by the nominee or legal heir?

- The nominee or legal heir can inform about the cardholder's Accidental Death by sending an email to crm@bobfinancial.com & Insurance@bobfinancial.com

The following documents are required to lodge the claim:

1. Certified copy of FIR
2. Claim Form
3. Certified copy of Police Panchnama
4. Certified copy of Inquest Panchnama
5. Certified copy of Post Mortem Report
6. Certified copy of Death Certificate
7. Legal heir certificate & NOC
8. KYC Documents of the cardholder and the nominee.

If the aforementioned documents are in regional language, English translated copy with copies of original documents duly attested by notary public will need to be submitted.

The rejection/acceptance of the accidental death insurance claim is at the sole discretion of the Insurance company.

Q6 To what address should the documents be sent?

All physical documents should be sent to:

Head- Customer Service (Insurance Department)
BOB Financial Solutions Ltd; 2nd Floor, Baroda House,
Behind Dewan Shopping Centre,
SV. Road, Jogeshwari (west) Mumbai - 400102
Toll Free No: 1800225100 / 1800225110



Bank of Baroda
Credit Card