

## **RuPay Insurance Program – RuPay PMJDY Cards (FY 2026-27)**

### **Frequently Asked Questions**

#### **Death Claims**

**Q1. What is meant by an accident?**

**Ans.:** An accident refers to a sudden, unforeseen, and involuntary event caused by external, visible, and violent means.

**Q2. What benefits are payable under this policy?**

**Ans.:** Personal Accident Insurance provides coverage against accidental injuries. Claim benefits are payable in cases of Accidental Death and Permanent Total Disability arising solely due to an accident.

**Q3. Does the Personal Accident policy cover natural death, suicide, or death due to illness, disease, or pregnancy?**

**Ans.:** No. The Personal Accident policy provides coverage only for deaths resulting from accidents or accidental injuries that are non-intentional and not self-inflicted.

**Q4. What is the sum insured under the policy?**

**Ans.:**

- ₹1 lakh for RuPay PMJDY Old Cardholders for PMJDY Bank Accounts opened till 28th August 2018.
- ₹2 lakh for RuPay PMJDY New Cardholders for PMJDY Bank Accounts opened after 28th August 2018.

*(As per PMJDY card classification applicable during the policy period.)*

**Q5. What is the eligibility criterion to avail Personal Accident Insurance cover on a RuPay PMJDY card?**

**Ans.:** Insurance benefits are available to RuPay PMJDY cardholders who have completed at least one successful financial or non-financial transaction through any channel (ATM, Micro-ATM, POS, e-commerce, or Business Correspondent), intra-bank or inter-bank, within 90 days prior to the date of accident, including the accident date.

**Q6. Is there any age limit for availing the Personal Accident policy?**

**Ans.:** Personal Accident Insurance is available to RuPay PMJDY cardholders above five (5) years of age, subject to fulfilment of the terms and conditions of the policy.

**Q7. Does the policy provide worldwide coverage?**

**Ans.:** Yes. The Personal Accident policy provides worldwide coverage. Claims are settled in Indian Rupees as per the applicable sum insured, upon submission of required documentation. There is no negative list of countries.

**Q8. Who can be the beneficiary under the policy?**

**Ans.:** Insured person is the beneficiary in case of his/her accidental disability claim.

In case of a death claim, nominee as per bank passbook is the beneficiary. In case of no nomination or the nominee pre-deceasing insured person, the legal heir of the insured is the

beneficiary. A legal heir is one who submits a succession certificate or legal heir certificate issued by a competent court or authority

**Q9. How are claims settled in cases where there are multiple heirs or beneficiaries?**

**Ans.:** Claim settlement will be made to one single beneficiary. In cases involving multiple legal heirs, claims are settled in accordance with the legal heir certificate submitted and No Objection Certificate (NOC) from other legal heirs.

**Q10. What is the process for filing a death claim?**

**Ans.:** Claim forms and supporting documents, as per the prescribed checklist, are required to be completed and submitted to the bank or branch where the RuPay PMJDY cardholder maintains the relevant account.

**Q11. Who should be contacted for claim intimation?**

**Ans.:** Claim intimation is required to be made to the RuPay PMJDY card-issuing bank or the relevant bank branch.

**Q12. What documents are required for submission of an accidental death claim (India or overseas)?**

**Ans.:** The following documents are required:

- Duly completed and signed claim form
- Original or certified copy of the Death Certificate
- Original or certified copy of FIR/Police report describing the accident
- Original or certified copy of Post-Mortem Report and Chemical Analysis/FSL reports, wherever applicable
- Aadhaar copies of the cardholder and nominee
- Declaration from the card-issuing bank confirming:
  - Active RuPay PMJDY card details (IIN and 16-digit card number)
  - Compliance with the 90-day transaction eligibility criteria (supported by transaction logs or system-generated account statement)
  - Nominee name and banking details (including copy of passbook)
  - Brief description of the accident as per FIR (translated into English or Hindi, if required)
  - Name and contact details of the bank official

If original documents have been submitted to another insurer, certified copies attested by the branch in-charge of the card-issuing bank may be submitted. Additional documents may be requested by the insurer based on claim requirements.

**Q13. Within how many days are death claims settled?**

**Ans.:** Death claims are settled within ten (10) working days from the date of receipt of a complete set of documents by the insurer.

**Q14. What is the timeline for claim intimation?**

**Ans.:** Claim intimation is required to be made immediately and not later than 90 days from the date of accident. Delays caused due to hospitalisation or critical medical condition may be considered, subject to investigation and fulfilment of policy terms.

**Q15. What is the timeline for submission of claim documents?**

**Ans.:** Claim documents are required to be submitted within 60 days from the date of claim intimation.

**Q16. Is this policy available as an additional cover if another Personal Accident policy exists?**

**Ans.:** Yes. This policy operates as a benefit policy and provides additional coverage over and above any other Personal Accident insurance policies held.

**Q17. What are exclusions under the Death Claims section?**

**Ans.:** Exclusions refer to specified circumstances under which the insurer is not liable to pay benefits, as defined in the policy document.

**Q18. What exclusions are applicable under the policy?**

**Ans.:** The insurer is not liable for claims arising from exclusions specified in the policy document, including intentional self-injury, suicide, intoxication, criminal acts, war-related events, nuclear risks, pregnancy-related causes, and other standard exclusions.

**Q19. Is coverage available if the accident occurs within 90 days of card issuance?**

**Ans.:** Yes. As an exception, coverage remains valid even if the accident occurs within 90 days of card issuance, notwithstanding the transaction eligibility window.

**Q20. Is coverage valid if the accident occurs during the policy period but the qualifying transaction occurred before the policy period?**

**Ans.:** Yes. Coverage remains valid provided the accident occurs during the active policy period.

**Q21. How many RuPay PMJDY cards are eligible for death claim compensation per cardholder?**

**Ans.:** Compensation is applicable to only one eligible RuPay PMJDY card per cardholder or per customer, even if multiple cards satisfy the eligibility criteria. Selection of the card for claim purposes rests with the cardholder.

## Permanent Total Disability

### **Q1. What is meant by Permanent Total Disability?**

**Ans.:** Permanent Total Disability refers to the permanent loss of ability to use a body part or bodily function as a result of accidental injuries. Coverage is restricted to the disabilities specified under the policy terms and conditions.

### **Q2. What benefits are payable under this policy?**

**Ans.:** The policy provides compensation for Permanent Total Disability arising solely due to an accident, in accordance with the definitions, limits, and conditions specified in the policy.

### **Q3. What is covered under Permanent Total Disability, whether the incident occurs in India or overseas?**

**Ans.:** Permanent Total Disability resulting from an accident is covered worldwide and includes the following disabilities, subject to medical certification and policy conditions:

<b>Type of Disablement</b>	<b>Compensation (% of Sum Insured)</b>
Permanent Total Disablement	100%
Permanent total loss of two limbs	100%
Permanent total loss of sight in both eyes	100%
Permanent total loss of sight in one eye and one limb	100%
Permanent total loss of speech	100%
Complete removal of the lower jaw	100%
Permanent total loss of mastication	100%
Loss of central nervous system or thorax and abdominal organs resulting in complete inability to engage in any occupation and inability to perform daily life activities without full-time assistance	100%
Permanent total loss of hearing in both ears	75%
Permanent total loss of one limb	50%
Permanent total loss of sight in one eye	50%
Permanent total loss of lens in one eye	25%
Permanent total loss of hearing in one ear	15%
Permanent total loss of use of four fingers and thumb of either hand	40%
Permanent total loss of use of four fingers of either hand	20%

Permanent total loss of use of one thumb (both joints / one joint)	20% / 10%
Permanent total loss of one finger (three / two / one joint)	5% / 3.5% / 2%
Permanent total loss of use of toes (as per policy classification)	Up to 15%
Established non-union of fractured leg or kneecap	10%
Shortening of leg by at least 5 cm	7.5%
Ankylosis of elbow, hip, or knee	20%

**Q4. What is the sum insured under the Permanent Total Disability cover?**

**Ans.:**

- Up to ₹1 lakh for RuPay PMJDY Old Cardholders
- Up to ₹2 lakh for RuPay PMJDY New Cardholders

*(As per PMJDY card classification applicable during the policy period.)*

**Q5. What is the eligibility criterion to avail Permanent Total Disability Insurance on a RuPay PMJDY card?**

**Ans.:** Insurance benefits are available to RuPay PMJDY cardholders who have completed at least one successful financial or non-financial transaction through any channel (ATM, Micro-ATM, POS, e-commerce, or Business Correspondent), intra-bank or inter-bank, within 90 days prior to the date of accident, including the accident date.

**Q6. Is there any age limit for availing the Permanent Total Disability policy?**

**Ans.:** Permanent Total Disability Insurance is available to RuPay PMJDY cardholders above five (5) years of age, subject to fulfilment of the policy's terms and conditions.

**Q7. Does the policy provide worldwide coverage?**

**Ans.:** Yes. Permanent Total Disability coverage is applicable worldwide. Claims are settled in Indian Rupees as per the applicable sum insured, subject to submission of required documentation. There is no negative list of countries.

**Q8. Who is the beneficiary under the Permanent Total Disability policy?**

**Ans.:** The insured RuPay PMJDY cardholder is the beneficiary under the Permanent Total Disability policy.

**Q9. What documents are required for submission of a Permanent Total Disability claim?**

**Ans.:** The following documents are required for claim processing:

- Duly completed and signed claim form
- Discharge card and medical records confirming duration and percentage of disability, duly certified by the treating physician or surgeon
- Original or certified copy of FIR/Police report describing the accident

- Original investigation reports related to the accident
- Aadhaar copy of the cardholder
- Declaration from the card-issuing bank confirming:
  - Active RuPay PMJDY card details (IIN and 16-digit card number)
  - Compliance with the 90-day transaction eligibility criterion (supported by transaction logs or system-generated statement)
  - Brief description of the accident as per FIR (translated into English or Hindi, if required)
  - Name and contact details of the bank official

Additional documents may be requested by the insurer based on the nature of the claim.

**Q10. Within how many days are Permanent Total Disability claims settled?**

**Ans.:** Claims are settled within ten (10) working days from the date of receipt of a complete set of documents by the insurer.

**Q11. Whom should be contacted for claim intimation?**

**Ans.:** Claim intimation is required to be made to the RuPay PMJDY card-issuing bank or the respective bank branch.

**Q12. What is the process for filing a Permanent Total Disability claim?**

**Ans.:** Claim forms and supporting documents, as per the prescribed checklist, are required to be completed and submitted to the bank or branch where the RuPay PMJDY cardholder maintains the account.

**Q13. What is the timeline for claim intimation?**

**Ans.:** Claim intimation is required to be made within 90 days from the date of accident. Delays caused due to hospitalisation or critical medical condition may be considered, subject to investigation and policy terms.

**Q14. What is the timeline for submission of claim documents?**

**Ans.:** Claim documents are required to be submitted within 60 days from the date of claim intimation.

**Q15. Is this cover available in addition to other Permanent Total Disability policies?**

**Ans.:** Yes. This policy operates as an additional benefit over and above any other Permanent Total Disability or similar insurance policies held.

**Q16. Is a cashless facility available under this policy?**

**Ans.:** No. This is not a mediclaim policy; therefore, cashless facilities are not available.

**Q17. What are exclusions under the Permanent Total Disability policy?**

**Ans.:** Exclusions refer to specified circumstances under which the insurer is not liable to pay benefits, including intentional self-injury, intoxication, criminal acts, war-related events, nuclear risks, pregnancy-related causes, and other exclusions as detailed in the policy document.

**Q18. Is any interim relief payable under this policy?**

**Ans.:** No interim relief is payable. Claims are payable only after entitlement has been established in accordance with the policy terms.

**Q19. Is coverage available if the accident occurs within 90 days of card issuance?**

**Ans.:** Yes. As an exception, coverage remains valid even if the accident occurs within 90 days of card issuance, notwithstanding the transaction eligibility requirement.

**Q20. Is coverage valid if the accident occurs during the policy period but the qualifying transaction occurred before the policy period?**

**Ans.:** Yes. Coverage remains valid provided the accident occurs during the active policy period.

**Q21. How many RuPay PMJDY cards are eligible for Permanent Total Disability compensation per cardholder?**

**Ans.:** Compensation is applicable to only one eligible RuPay PMJDY card per cardholder or per customer, even if multiple cards satisfy the eligibility criteria. Selection of the card for claim purposes rests with the cardholder.