



इंडियन ओवरसीज बैंक Indian Overseas Bank
केंद्रीय कार्यालय Central Office
डिजिटल बैंकिंग विभाग Digital Banking Department
Credit Card Division

Indian Overseas Bank VISA Credit Card Personal Accidental Death Claim Eligibility and Claim Process:

Eligibility as per VISA Card Variant:

Card Type	Cardholder Type	Accidental Death Type	Coverage (INR)
VISA Classic	Primary	Air Accident	4,00,000
VISA Gold	Primary	Air Accident	10,00,000
VISA Platinum	Primary	Air Accident	10,00,000
VISA Signature	Primary	Air Accident	10,00,000
VISA Classic	Primary	Road/ Rail	2,00,000
Visa Gold	Primary	Rail/Road	2,00,000
VISA Platinum	Primary	Rail/Road	5,00,000
VISA Signature	Primary	Rail/Road	5,00,000
VISA Classic	Spouse	Air Accident	2,00,000
VISA Gold	Spouse	Air Accident	2,00,000
VISA Platinum	Spouse	Air Accident	2,00,000
VISA Signature	Spouse	Air Accident	2,00,000
VISA Classic	Spouse	Road/ Rail	1,00,000
Visa Gold	Spouse	Rail/Road	1,00,000
VISA Platinum	Spouse	Rail/Road	2,00,000
VISA Signature	Spouse	Rail/Road	2,00,000

Claim Procedure for VISA Credit Card Insurance Claim:

Procedure to intimate claim for Personal Accidental Death Claims for Indian Overseas Bank VISA Credit Card Customers.

1. The nominee of the deceased IOB VISA Credit Card customer should intimate the claim as early as possible to the parent branch.
2. Branch has to intimate the claim to IOB Credit Card Division with the below details:



Name of Cardholder	
Card Number	
Date of Accident	
Accident Type	
Reason for delay in intimation of claim	
Contact Person	

3. The insurance provider will register the claim and subsequently request the nominee to provide the below set of documents (list is not exhaustive, document list can change based on the insurance provider empaneled with the bank for that year)
 - CLAIM FORM with sign seal (will be provided by the Insurance Provider)
 - PROOF FOR CREDIT CARD HOLDER
 - CREDIT CARD- PHOTO
 - CHECK WITH LIST AND SERIAL NO, SUM INSURED
 - ACCIDENT REPORT
 - FIR
 - POSTMORTUM REPORT
 - DETAH CERTIFICATE
 - INCIDENT DETAILS
 - TWO-WHEELER RC AND LICENSE FOR RTA
 - OTHER TP VEHICLE DOCUMENTS FOR RTA
 - LEGAL HEIR CERTIFICATE
 - NOC FROM HEIRS
 - BANK DETAILS
 - CHARGE SHEET
 - AADHAR OF CARDHOLDER AND NOMINEE
 - PAN OF CARDHOLDER AND NOMINEE
 - ID CARD/PAYSLIP OF THE CARDHOLDER
 - LETTER FROM DECEASED FAMILY
 - ACCIDENT SPOT PHOTO
 - LETTER FROM EMPLOYER TO SETTLEMENT FOR LEGAL HEIR
 - Delay submission REASON
4. The Insurance Provider will appoint a Surveyor who will contact the family of the cardholder for verification of the claim. Nominee family is expected to provide the necessary cooperation to the Insurance Company appointed Surveyor for quick assessment of the claim.
5. The Insurance Provider will receive the Surveyor assessment report and the claim documents.
6. For any clarification or additional documents, the Insurance Provider will intimate the bank. Bank will request the nominee through the parent branch for the response to the Insurance Provider's query.
7. On the satisfaction of the Insurance Provider, the claim will be settled, and the claim amount will be directly credited to the nominee's bank account provided with the list of documents.
8. Claim intimation timeline is 90 days from the Date of Accident.



9. Air Accident claims will be entertained only in scheduled commercial airlines as a passenger
10. Air Accident claim will be triggered only if the ticket to travel in the scheduled commercial airlines is purchased using the covered credit card only.
11. On duty Armed/ Police/Pilots/Crews are not covered under Air Accident coverage

**Credit Card Division
Central Office
Chennai**