



Stay protected with our complimentary insurance cover

The criteria to claim complimentary accident insurance and purchase protection cover is now simplified. The changes are effective from **1st January, 2020**.

The new criteria to claim insurance are as follows:

Details of Insurance Cover:

| Savings Account Variant | Personal Accident-Insurance (Air) | Personal Accident-Insurance (Non Air) | Purchase Protection Cover up to |
|--------------------------|-----------------------------------|---------------------------------------|---------------------------------|
| Regular Savings Account | Rs 50,000 | | Rs 50,000 |
| Silver Savings Account | Rs 50,000 | | Rs 50,000 |
| Gold Savings Account | Rs 30 lacs | Rs 5 lacs | Rs 1 lacs |
| Magnum Savings Account | Rs 40 lacs | Rs 5 lacs | Rs 1.5 lacs |
| Titanium Savings Account | Rs 40 lacs | Rs 10 lacs | Rs 1.5 lacs |

Major Terms and Conditions:

- Insurance coverage is linked to Savings Account. The criteria to claim insurance are as follows:

| Account Type | Criteria to claim Insurance |
|--|--|
| Salary Account | All covers are valid on Salary Accounts where there is at least one salary credit in the previous three months, prior to the month of claim. |
| Savings Account with Monthly Average Balance (MAB) | All covers (Personal Accident/Air Accident/Purchase Protection) are now valid on Savings Account, if minimum MAB is maintained in any one of the preceding two months, prior to the month of claim. |
| Savings Account with Nil MAB (no charges on balance maintenance) | All covers (Personal Accident/Air Accident/Purchase Protection) are now valid on Savings Account and at least one customer initiated transaction (credit/debit) of at least Rs 100 in the previous month, prior to the month of claim. |

- For Air Accident, ticket should have been bought from the Debit Card linked to Savings Account only.
- Purchase Card protection:
 - Cover against standard fire and allied perils and burglary in residential premises only.
 - Cover valid for purchases on respective ICICI Bank Debit Card only.
 - Valid for 90 days from the date of purchase.

Insurance is not applicable for Basic Savings Bank Deposit Account (BSBDA).