

CITY UNION BANK
 CSK / SRH Co-Branded Credit Card
Your Complimentary Insurance Benefits

 Personal Accident Cover Up to ₹5 Lakhs Accidental Death & Disability	 Air Accident Cover Up to ₹50 Lakhs Death due to Air Accident	 Card & Fraud Protection Up to ₹5 Lakhs Lost Card, Fraud & Phishing
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1. Introduction

Your CUB CSK / SRH Co-Branded Credit Card comes with powerful, complimentary insurance protection — at no additional cost to you. Simply having an active card means you are automatically covered.

You receive three types of insurance protection:

- **Personal Accident Cover** – Protects your family financially if you are injured or pass away due to an accident.
- **Air Accident Cover** – Provides a higher pay out to your family if you die in an air accident.
- **Card & Fraud Protection** – Covers you if your card is lost, stolen, or misused without your knowledge.

Important — The amount of coverage you receive depends on your card type (Base, Mid, or Luxury). See Section 3 for a quick comparison.

2. Who Is Eligible?

You are covered if:

- You hold an active CUB CSK / SRH Co-Branded Credit Card.
- Your card account is not blocked, cancelled, or closed.
- You fall within the eligible age group as described below:

Cover Type	Eligible Age
Personal Accident Cover	18 to 65 years
Air Accident Cover	18 to 65 years

Cover Type	Eligible Age
Card & Fraud Protection	18 years and above

Please Note — If your credit card is cancelled or deactivated, your insurance coverage will automatically stop on the same date.

3. Your Benefits at a Glance

Here is a quick overview of all the insurance benefits included with each card type:

Variant	Card Type	Personal Accident Cover	Air Accident Cover	Card Protection	Coverage Highlights
Base	CUB CSK / SRH RuPay Platinum	₹1 Lakh	₹10 Lakhs	₹1 Lakh	Accidental Death PTD PPD Air Accident Death Fraud & Lost Card Cover
Mid	CUB CSK / SRH Master Platinum	₹3 Lakhs	₹25 Lakhs	₹3 Lakhs	Accidental Death PTD PPD Air Accident Death Fraud & Lost Card Cover
Luxury	CUB CSK / SRH Master World	₹5 Lakhs	₹50 Lakhs	₹5 Lakhs	Accidental Death PTD PPD Air Accident Death Fraud & Lost Card Cover

PTD = Permanent Total Disablement | PPD = Permanent Partial Disablement

4. Personal Accident Cover

This cover protects you and your family in case of a serious accident. If you suffer death or a permanent disability due to an accident, a lump sum amount is paid to you or your nominee.

What Is Covered?

Accidental Death

If you pass away due to an accident, your nominee or family will receive 100% of the cover amount. This provides critical financial support to your loved ones during a difficult time.

Permanent Total Disablement (PTD)

If an accident leaves you completely and permanently unable to work — for example, losing both arms, both legs, or complete loss of eyesight — 100% of the cover amount is paid to you.

Permanent Partial Disablement (PPD)

If an accident results in a partial but permanent disability — such as losing one limb or one eye — a portion of the cover amount is paid based on the type and extent of disability.

How Much Will You Receive?

Benefit	Base (RuPay Platinum)	Mid (Master Platinum)	Luxury (Master World)
Accidental Death (AD)	₹1 Lakh	₹3 Lakhs	₹5 Lakhs
Permanent Total Disablement (PTD)	₹1 Lakh	₹3 Lakhs	₹5 Lakhs
Permanent Partial Disablement (PPD)	Up to ₹1 Lakh	Up to ₹3 Lakhs	Up to ₹5 Lakhs
Eligible Age	18 – 65 yrs	18 – 65 yrs	18 – 65 yrs

5. Air Accident Cover

When you travel by air, you are protected with an additional, higher level of cover. If you pass away in an air accident, your family will receive a significantly larger payout — over and above the normal personal accident cover.

What Is Covered?

- **Air Accident Death** — If you die as a direct result of an air accident while travelling as a fare-paying passenger on a scheduled commercial airline, your nominee will receive the full cover amount.
- **365-Day Rule** — The death must occur within 365 days of the air accident to qualify for this benefit.

How Much Will Your Family Receive?

Benefit	Base (RuPay Platinum)	Mid (Master Platinum)	Luxury (Master World)
Air Accident Death Cover	₹10 Lakhs	₹25 Lakhs	₹50 Lakhs
Eligible Age	18 – 65 yrs	18 – 65 yrs	18 – 65 yrs

Key Conditions to Note

- You must be travelling as a paying passenger on a regular scheduled commercial airline. Private or charter flights are not covered under this benefit.
- Air Accident Cover and the standard Accidental Death benefit are not paid together for the same incident — the higher Air Accident sum will apply.

6. Card & Wallet Protection

Your credit card is protected against financial losses caused by fraud, theft, and misuse. If someone uses your card without your permission, this cover will reimburse you for the losses — up to your coverage limit.

What Is Covered?

Lost or Stolen Card

If your card is lost or stolen and someone uses it without your knowledge, you are covered for those unauthorised transactions — provided you report the loss promptly to the bank.

Online Fraud & PIN Misuse

Covers losses from fraudulent online transactions and unauthorised use of your card PIN by someone else.

Skimming, Counterfeit & Phishing

- Skimming — Someone copies your card data at an ATM or shop terminal.
- Counterfeit Card — A fake card is made using your stolen data.
- Phishing / Tele-phishing — You receive fake calls or messages pretending to be from the bank, and your card details are misused.
- Compromised Card — Your card data is stolen due to a data breach at a merchant or online platform.

How Much Are You Covered For?

Benefit	Base (RuPay Platinum)	Mid (Master Platinum)	Luxury (Master World)
Lost Card Liability	₹1 Lakh	₹3 Lakhs	₹5 Lakhs
Online Fraud / PIN Misuse	₹1 Lakh	₹3 Lakhs	₹5 Lakhs
Skimming / Phishing / Counterfeit	₹1 Lakh	₹3 Lakhs	₹5 Lakhs
Compromised Card / Unauthorised Use	₹1 Lakh	₹3 Lakhs	₹5 Lakhs

Important — Report Immediately!

📞 Act Fast — Report any card loss or suspicious transaction to CUB and the insurer within 15 days of discovering it. Delay in reporting may result in your claim being rejected.

- Block your card immediately using the CUB app or by calling the bank helpline.
- Then notify the insurer within 15 days of discovering the fraud.
- Submit your claim form and documents within 30 days of intimation.

🔒 Protect Yourself — Never share your OTP, card number, CVV, or PIN with anyone — including people claiming to be bank representatives. Sharing these details is considered your own act and may disqualify your claim.

7. What Is NOT Covered

Please be aware that the following situations are not covered under your insurance. Understanding these will help you avoid any surprises when making a claim.

Personal Accident & Air Accident — Not Covered

- Suicide or intentional self-harm.
- Death or injury caused by war, terrorism, civil unrest, or military operations.
- Accidents caused while under the influence of alcohol, drugs, or narcotics.
- Participating in dangerous activities such as adventure sports, motor racing, or illegal acts.
- Flying in non-commercial aircraft (private planes, helicopters, charter flights) — only scheduled airline travel is covered.
- Disability or death arising from pre-existing mental illness or congenital conditions.
- Nuclear, chemical, or biological attacks or radiation contamination.
- Pregnancy and childbirth-related complications (unless caused directly by an accident).

Card & Fraud Protection — Not Covered

- Fraud or misuse that you intentionally caused or was caused by someone you know and authorised.
- Any transaction you approved by sharing your OTP, card number, or PIN knowingly.
- Losses that happened before your card was active or after it was cancelled.
- Losses that you did not report within the required timeframe (15 days for card fraud).
- Losses due to war, terrorism, or illegal activities.

⚠️ Simple Rule — If you share your banking details with anyone — even someone claiming to be from the bank — you are responsible for the resulting loss. The insurer will not cover it.

8. How to Make a Claim

Making a claim is simple. Follow these steps:

Step	Action	What to Do
1	Block / Notify	Block your card immediately via the CUB app, net banking or call the bank helpline. For accident claims, inform a family member to initiate the process.
2	Contact Insurer	Call Royal Sundaram at 1860 425 0000 or email care@royalsundaram.in. For card fraud, notify within 15 days. For accident / death, notify within 30 days.
3	Fill Claim Form	Obtain the claim form from the insurer or bank. Fill it completely and get it signed.
4	Submit Documents	Gather and submit the required documents (listed in Section 9). Send to the insurer's Claims Department.
5	Track & Receive	The insurer verifies your claim and settles payment within 15 working days directly to your bank account via NEFT.

Claim Timelines to Remember

Situation	Notify Insurer Within
Card lost / fraud discovered	15 days
Accident / Death occurs	30 days
Document submission after intimation	30 days

Insurer Contact:

- Phone: 1860 425 0000 | 1860 258 0000
- Email: care@royalsundaram.in
- Address: Claims Department, Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097
- Policy Reference Numbers: CUBLSKH002 (PA Cover) | CUBLSKH001 (Air Accident) | CUBLCPP001 (Card Protection)

9. Documents Needed for Your Claim

For Accidental Death or Air Accident Death

- Completed and signed claim form
- Original death certificate
- Post-mortem report (if available)
- FIR (Police First Information Report)
- Hospital admission / discharge / death summary
- Medical records related to the accident
- Legal Heir Certificate or Succession Certificate (if no nominee is registered)
- ID proof and address proof of nominee (KYC documents)
- Nominee's bank account details for payment (cancelled cheque)

For Permanent Disablement

- Completed and signed claim form
- Medical certificate from treating doctor specifying the disability
- Hospital records and discharge summary
- FIR (if the accident involved a police matter)
- Recent photographs showing the injury / disability
- Your KYC documents (ID and address proof)
- Your bank account details for payment

For Card Fraud / Lost Card

- Completed and signed claim form
- Police complaint or FIR regarding the card theft or fraud
- Bank statement showing the disputed / fraudulent transactions
- KYC documents — ID and address proof (mandatory for claims above ₹1 lakh)
- Your bank account details for NEFT payment

Tip — Keep your claim form simple and complete. Incomplete forms are the most common reason for delays. When in doubt, call the insurer before submitting.

10. Claim Settlement — What to Expect

- Once all required documents are received, the insurer will review and settle your claim within 15 working days.
- Payment is made directly to your bank account (or your nominee's account) via NEFT.
- If the insurer takes more than 7 days to pay after accepting your claim, you are entitled to interest at 2% above the bank rate for the delay period.

- If you do not have a registered nominee, the claim will be paid to your legal heir after valid documentation is submitted.
- All payments are made in Indian Rupees.

💡 Nominee Tip — Register a nominee on your credit card account today. It makes the claim process much faster and easier for your family.

11. Have a Complaint? We're Here to Help

If you are not happy with how your claim was handled or need more support, you can escalate through the following steps:

Level	Escalate To	Contact Details
1	Royal Sundaram Online / Phone	Online form at royalsundaram.in Phone: 1860 425 0000 / 1860 258 0000 Email: care@royalsundaram.in
2	Grievance Redressal Officer	Mr. T M Shyamsunder Phone: 9500413094 Email: manager.care@royalsundaram.in Senior Citizens: 9500413019 seniorcitizengrievances@royalsundaram.in
3	Insurance Ombudsman	Visit: www.cioins.co.in/Ombudsman Email: head.cs@royalsundaram.in
4	IRDAI Grievance Call Center	Insurance Regulatory & Development Authority of India, United India Tower, 9th Floor, Basheerbagh, Hyderabad – 500 029 Phone: 040-66514888 Email: gro@royalsundaram.in

12. Important Notes & Disclaimers

- This insurance cover is a complimentary benefit provided with your CUB CSK / SRH Co-Branded Credit Card. You do not need to pay separately or enroll for this.
- City Union Bank acts as the group policyholder and facilitator. The insurer responsible for all claim liabilities is Royal Sundaram General Insurance Co. Limited (IRDAI Reg. No. 102).
- All coverage is subject to the terms and conditions of the Master Policy issued by Royal Sundaram. In case of any conflict between this summary and the Master Policy, the Master Policy shall prevail.
- City Union Bank reserves the right to update or modify insurance benefits. Cardholders will be notified of any major changes.
- This document is a customer-friendly summary for information purposes only and does not constitute a legal insurance contract.



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For queries, visit your nearest CUB branch or log in to www.cityunionbank.com