

Version 2 (10th December'20)

Personal Accident Cover:

- You are protected for personal accident with YES BANK Debit Cards.
- Claim has to be registered with bank within 30 days from the date of death.
- The cover is valid only on Active Cards*.
- The claim can be processed only subject to submission of the required Documents/information#.

General Exclusion:

- Standard exclusions – under influence of alcohol, drug, any dangerous sports activity like racing (co passenger to) bungee jumping
- Suicide isn't covered
- Military, Air Force, Navy on duty cover isn't available
- Any form of natural death including heart attack and cancer, etc.
- War, Terrorism, etc.

Air Accident Cover:

- The cover is applicable only for EXPLORE, EMERGE, ECLECTIC, YES Vijay, ELEMENT BUSINESS, EMERGE BUSINESS, ECLECTIC BUSINESS, ELEVATE, ENHANCE Debit Cards.
- Ticket should have been bought from the Active Card* only
- Claim has to be registered with bank within 30 days from the date of death.
- The claim can be processed only subject to submission of the required Documents/information#.

General Exclusion:

- Private jet isn't covered
- Military, Air Force, Navy cover isn't available
- War, Terrorism, etc.

Purchase Protection Cover:

- The goods you purchase using your YES BANK Debit Card are secured from theft and fire till 90 days from the date of purchase as per the coverage eligibility.
- The cover is valid only on Active Cards*
- The claim can be processed only subject to submission of the required Documents/information#.

General Exclusion:

- Art, Money, Jewellery, Bullion, Mobile phones, Laptops, etc.

General Terms & Conditions for the above Covers:

- The details captured above covers only certain major terms and conditions and the list is exhaustive based on the coverage. Please connect with the contact center or the nearest branch to avail assistance on the same.
- *For Purchase protection cover, active Cards shall mean a YES BANK Debit Card on which, there is a financial POS/ATM transaction done at least 180 days prior to the day of loss. For Personal/Air Accident Cover, Active Card shall mean that there is at least 1 POS transaction of minimum value INR 1000 done on YES BANK Debit Card at least 30 days prior to date of death.
- #The Cardholder shall provide all the relevant and required documents for processing the claim should be submitted within 30 days from the date of blocking of the card. For any assistance related to submission of the documents, please reach your nearest branch for assistance on the same. Delay in submission of documents can lead to non-payment of the claim value.
- The eligibility is as per the card owned by the customer; the coverage eligibility is as present in the welcome kit of the card owner or the same can be checked on the website.
- Nominee has to intimate the Bank regarding the claim for the insurance coverage within 30 days post the death of the Cardholder.