

Circular: RuPay/2015-16/025

24<sup>th</sup> Nov 2015

**Circular: RuPay Insurance Program 2015-16**

- A. Please refer to our circular RuPay/20/2014-15 along with annexures dated 31<sup>st</sup> Mar 2015 and subsequent addendum to the circular RuPay/2015-16 /22 dated 19<sup>th</sup> Oct 2015.
- B. We are pleased to announce that **NPCI has extended 45 days usage condition to 90 days for RuPay Classic cardholders with effective from 25<sup>th</sup> Nov 2015.** It may be noted that 45 days usage condition will remain unchanged for RuPay Platinum Cardholders.
- C. **Accident arising on or after 00:00:01 25<sup>th</sup> Nov 2015 will only be considered for extended period. Claim intimations on RuPay Classic cards where accident has occurred before 23.59.59 24<sup>th</sup> Nov 2015 will not be eligible for claim benefit under 90 days usage condition. Such cases will be reviewed in light of the 45 days usage condition only.**
- D. All supporting documents pertaining to RuPay Insurance Program i.e. Revised Claim process, Frequently Asked Questions (FAQs) and declaration from Member Bank form have been modified accordingly.
- E. We request you to make the necessary disclosure of this information to all RuPay cardholders and to your branches/offices under your control.

You may contact your NPCI relationship manager should you require further clarification in this regard.

Yours truly,



**Dhiraj Asbe**  
Chief Operating Officer

**Enclosures:**

Sr.no	Annexure	Document Name	Remarks
i.	Annex A	Claim Process	For use of banks for internal and customer education
ii.	Annex B	Frequently Asked Questions (FAQs)	For use of banks for internal and customer education
iii.	Annex C	Claim Form – Accidental Death/ Permanent Total Disablement	Forms
iv.	Annex D	Declaration from member banks	For reference of member banks

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