

TERMS AND CONDITIONS GOVERNING THE INSURANCE COVER PROVIDED WITH EVA ELITE ACCOUNT:

For the insurance claim to be accepted & processed, the person mentioned as the first holder under the Eva Elite account should have fulfilled the following conditions -

- Maintained a Total Relationship Value of Rs 250,000 in the calendar quarter previous to the quarter in which the date of the incident had fallen.
- In case of death by Air Accident, ticket should have been purchased using Debit Card linked to the Savings Account.
- Death resulting from bodily injury due to accident only.
- The Personal Accident Insurance and Air Accident insurance covers only Death/total loss or Partial disability and does not cover any medical treatment expenses.

INSURANCE BENEFITS:

- DEATH : 100% of Sum Insured.
- LOSS OF TWO LIMBS OR TWO EYES, OR ONE EYE AND ONE LIMB: 100% of Sum Insured.
- LOSS OF ONE LIMB OR ONE EYE: 50% of Sum Insured.
- PERMANENT TOTAL DISABLEMENT: 100% of Sum Insured

S.I.: SUM INSURED

Death due to air accident whilst embarking into or disembarking from or travelling in aircraft as a passenger as fare paying or otherwise in any licensed aircraft anywhere in the world.

• The account holder specifically acknowledges that the Bank shall not be liable in any manner whatsoever by virtue of any insurance cover provided, and that the insurance company shall be solely liable, in case of a claim of a Eva Elite customer and shall not hold the Bank responsible or liable in any manner arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out directly with the Insurance company.

• The account holder further acknowledges that the insurance cover so provided shall be available only to the Eva Elite Savings account holder and as per the terms of the relevant insurance policy with her account maintained in good standing (No deficiency of KYC, Balance is maintained, AML violation, Instances of cheque dishonours etc.)

• On the account being closed or converted to normal savings (other than Eva Elite savings) account temporarily or permanently for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of closure of account. Further the account holder is aware and agrees that even during continuation of her account, the Bank may at any time suspend, withdraw or cancel the benefit of such insurance cover, and there will no binding obligation on the Bank to continue this benefit.

• Insurance company and insurance policy conditions are subject to change and insurance cover is subject to the terms and conditions of the policy in force.

• In the event of death of the account holder, the beneficiary to approach the branch where the account is held and maintained and the branch would guide the customer on the documents required for claim settlement.

• On receipt of these documents by the branch, only as a facilitator and as a special gesture for holders of the above account, Equitas bank would liaise with the insurance company for processing the claim. However, receipt of the documents by the branch does not amount to acceptance of claim. In the event of death, the nominee has to inform the branch where the account is held and maintained, immediately, together with all supporting documents. As per the policy, the insurance company is required to be informed (through the bank) within 30 days of accident and all supporting documents relating to the claim is required to be submitted to the insurance company within sixty (60) days from the date of death.

• On the communication address being changed temporarily or permanently for whatever reason by the customer, without informing the Bank or effecting the change in bank's records, benefit of such insurance

cover shall not be available from such date of change of address. Further the account holder also agrees that even during continuation of her account, the Bank may at any time suspend, withdraw or cancel the benefit of such insurance cover, and there will no binding obligation on the Bank to continue this benefit. The account holder admits and acknowledges that the Bank is only a facilitator and does not have any obligation under the insurance policy.

CLAIMS DOCUMENTATION AND PROCESS PERSONAL ACCIDENT:

FATAL CLAIM:

- Death Certificate
- Post mortem report
- FIR wherever applicable
- Legal heirship certificate or succession certificate if no nomination is available or nominee is also not alive.
- Duly completed claim form with required documents within the time stipulated.

PERMANENT DISABLEMENT

- Duly completed claim form
- Hospital records including investigation reports
- Police report wherever applicable
- Certificate from a Doctor authorised or nominated by the Government confirming the disablement.

AIR ACCIDENT:

- Confirmation from airlines
- Death certificate
- Post mortem certificate
- Legal heirship certificate or succession certificate, if no nomination is available or nominee is also not alive.

CLAIM PROCESS:

- In respect of all claims, immediate intimation has to be given to Equitas Bank. On receipt of intimation, Equitas Bank will submit the same to the Insurance Company as a service gesture. A surveyor will be deputed by the insurance company.
- All documents will be submitted to the concerned branch of Equitas bank and same will be forwarded to the Insurance Company in one lot through Central Ops of Equitas.
- On receipt of entire documents, claim will be processed and decision conveyed by the insurance company.
- The claim payment will be made within three working days after receipt of discharge voucher.
- The basis of settlement in respect of Contents will be the Market value of the item at the time of loss.

