

CROMA CO-BRANDED AABHAR CARD			
Benefit Covered	Coverage	Benefit	CDL/DPL
Accidental Death Benefit Common Sum Insured for Accidental Death Benefit, Permanent Total Disability (PTD) and Permanent Partial Disability (PPD)	Primary Applicant Only	Upto INR 5,00,000	✓
Natural Death Benefit Sum insured to the extent of the outstanding loan balance of the customer	Primary Applicant Only	Principal o/s + Interest OR Rs. 2 lac whichever is lower	✓
In-patient Hospitalization Cover Covered in case of accidents only	Primary Applicant Only	INR 50,000	✓
Hospital Daily Cash (Including Covid -19) Maximum 10 days of coverage where customer can claim multiple times in the year.	1. Unmarried - Primary Applicant + 2 Parents (Father & Mother) 2. Married Primary Applicant + (Spouse + 2 Children)	INR 1,000 per day	✓
Income Protection Cover One time fixed benefit payable on detection of Air borne diseases, *Vector borne diseases or Broken bones only	1. Unmarried - Card Holder + 2 Parents (Father & Mother) 2. Married Cardholder + (Spouse + 2 Children)	₹ 20,000(On detection)	✓
Loan Repayment to Loan Provider Outstanding loan principal amount to be paid in case of Accidental death or Permanent Total Disability	To HDBFS	Upto INR 1,00,000 for CDL/DPL/TW Upto INR 5,00,000 for Car/CV/TRL	✓
Tele Consultation Doctor Services (General Practitioner)	Family of 4	1 Year(Unlimited)	✓
Home Protect Benefit*	Home Appliances Protect Cover	1 Year INR 50,000 for CD/DPL 3 Years INR 50,000 for TW 3 Years INR 1,00,000 for Car/CV/TRL)	✓

*Vector Borne Diseases (VBD) - Dengue, Malaria, Chikungunya, kala-azar, Filariasis, Japanese encephalitis

Note**

Insurance benefits attached to TW/Car/CV/Tractor Loan cards will be applicable for 3 years

Insurance benefits attached to CD/DP Loan cards will be applicable for 1 year