

ELECTRONICS MART AABHAR PLATINUM CARD			
Benefit Covered	Coverage	Benefit	Types of Loan Available
			CDL/DPL
<b>Accidental Death Benefit</b> Common Sum Insured for Accidental Death Benefit, Permanent Total Disability (PTD) and Permanent Partial Disability (PPD)	Primary Applicant Only	Upto INR 5,00,000 for CDL/DPL	✓
<b>Natural Death Benefit</b> Sum insured to the extent of the outstanding loan balance of the customer	Primary Applicant Only	Principal o/s + Interest OR Rs. 2 lacs whichever is lower	✓
<b>In-patient Hospitalization Cover</b> Covered in case of accidents only	Primary Applicant Only	Upto INR 50,000 for CDL/DPL	✓
<b>Hospital Daily Cash (Including Covid -19)</b> 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 for 10 days for CDL/DPL	✓
<b>Income Protection Cover</b> One time fixed benefit payable on detection of Air borne diseases, *Vector borne diseases or Broken bones only	1. Unmarried - Primary Applicant + 2 Parents (Father & Mother) 2. Married Primary Applicant + (Spouse + 2 Children)	INR 20,000 (On detection) for CDL/DPL	✓
<b>Loan Repayment to Loan Provider</b> 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	✓
<b>EMI PROTECT</b> Valid only in case of continuous hospitalisation	Primary Applicant Only	1 Year Upto 3 EMI INR 5,000 for CD/DPL	✓
<b>Extended Warranty</b> 1 year extended warranty on Consumer Durables & Laptop, applicable once the manufacturer warranty is over (Repair benefits maximum upto the invoice value of the product)	Appliances attached to the card/ Primary Applicant only	1 Year Warranty only on Laptop (DPL)	✓
<b>Screen Protection</b> Customers Purchasing Mobile/Smart Phones will get Screen protection plan for 1 year from the date of purchase (One time repair service during the contract period)	Appliances attached to the card/ Primary Applicant only	1 Year Screen Protection only on Mobile/Smart Phones	✓
<b>Tele Consultation Doctor Services</b> (General Practitioner)	Family of 4	1 Year (Unlimited)	✓
<b>Home Protect Benefit*</b>	Home Appliances Protect Cover	1 Year INR 1,00,000 for CD/DPL	✓

\*T&C Apply, for more details visit: <https://www.hdbfs.com/products/aabhar-card>