

Your debit card has free insurance.

Only if you use it.

Which Indian debit and credit cards carry free accident insurance, how much, and the one rule that decides whether your family actually gets paid.

Most debit cards, and many credit cards, come with a free accident insurance cover. This guide lists the amounts card by card, bank by bank, checked against each bank's own website, and explains the conditions you need to meet for the cover to work.

- 1 The cover is real.** SBI, HDFC, Kotak, Canara and every RuPay Platinum or Select card carry some accident cover. You pay no premium.
- 2 It only works if the card is alive.** Most banks need a card transaction in the last 30 to 90 days before the accident. For RuPay cards, an ATM withdrawal does not count.
- 3 Your family has to know.** The claim must reach the bank within a set time, often 90 days. A cover nobody knows about pays nothing.

YOU PAY

₹0

RUPAY SELECT

₹10 lakh

RUPAY RULE

30 days

CLAIM WITHIN

90 days

Which cards carry *free insurance*

A one-page summary of the debit card covers in this guide. Full card-by-card tables follow on the next pages.

1 Debit card cover by bank

BANK / SCHEME	ACCIDENT DEATH	AIR ACCIDENT, UP TO	CARD MUST BE USED WITHIN
SBI (Visa / Mastercard)*	₹2 to 10 lakh	₹20 lakh	90 days, ATM counts
HDFC Bank (RuPay)	₹2 to 10 lakh	Not stated	30 days, ATM does not count
Kotak (811, Solitaire, Corporate Salary accounts)	₹2 to 15 lakh	₹5 crore	30 days, 2 spends of ₹500+
Axis Bank (migrated Burgundy, Priority, Liberty)	₹5 to 15 lakh	₹1 crore	30 days, ATM does not count
Canara Bank	₹4 lakh	₹8 lakh	Not stated
Any RuPay Platinum / Select	₹2 / 10 lakh	Same cover	30 days, ATM does not count
Jan Dhan (PMJDY) RuPay	₹1 to 2 lakh	Same cover	90 days, ATM counts

Ranges run from the entry card to the top card listed in this guide. *SBI figures are from its 2025-26 policy (page 3). Air accident cover usually applies only if the ticket was bought with that card. ICICI links its cover to the account type rather than the card (page 4).

2 Three kinds of cover you will see

COVER	WHAT IT PAYS FOR
Accident death	Death in a road, rail or other accident. Paid to the nominee.
Air accident	Death in a plane crash, usually a much higher amount, and only if the ticket was paid with the card.
Permanent total disability	An injury that stops you from working for life. Included on RuPay cards, not on every bank's own cover.

THE ONE THING TO NOTICE

The amount matters less than the condition. A card sitting unused in your wallet for three months may carry zero cover on the day it matters.

SBI, HDFC and *Kotak debit cards*

Accident death cover for road, rail or any non-air accident, and the higher air accident cover where the bank offers it.

3 SBI (Visa and Mastercard debit)

CARD	ACCIDENT DEATH	AIR ACCIDENT	PURCHASE COVER
Gold / Pride (Business Gold)	₹2 lakh	₹4 lakh	₹5,000
Platinum / Premium (Business Platinum)	₹5 lakh	₹10 lakh	₹50,000
Visa Signature / Mastercard World	₹10 lakh	₹20 lakh	₹1 lakh

Rule: at least one ATM, POS or online transaction in the 90 days before the accident. Air cover only if the ticket was bought with the card. Tell the bank within 90 days of death. SBI RuPay cards get the NPCI cover on page 5. **Important:** these figures are from SBI's 2025-26 policy, which ran from 08-08-2025 to 07-08-2026. SBI had not published the 2026-27 renewal on its site when this guide was checked, so confirm the current cover with your branch.

4 HDFC Bank

CARD	COVER	WHAT IT COVERS
RuPay Premium	₹5 lakh	Accident death by air, road or rail, plus NPCI cover up to ₹2 lakh
RuPay Platinum	₹2 lakh	NPCI cover, death or permanent total disability
RuPay Select	₹10 lakh	NPCI cover, death or permanent total disability

HDFC's Visa and Mastercard debit cards (Millennia, Platinum, Imperia and others) also list covers, but I could not confirm the current amounts on HDFC's live page, so I have left them out. Check "Insurance covers on HDFC Bank debit card" on hdfc.bank.in.

5 Kotak Mahindra Bank

CARD GROUP	ACCIDENT DEATH	AIR ACCIDENT
Classic (#PayShopMore, 811 Dream Different, Silk)	₹2 lakh	Not offered
Platinum (Everyday Visa, PVR, 811 Super, Business Platinum)	₹5 lakh*	₹50 lakh
Signature (Pro Signature, Privy League Platinum, Infinity Metal)	₹5 lakh*	₹1 crore
Infinite (Privy League Black, Solitaire)	₹5 lakh*	₹5 crore

Only for 811, Solitaire and Corporate Salary account holders, as per Kotak's page. *Base cover needs 2 POS or online spends of ₹500+ in the last 30 days; it rises to ₹15 lakh in total with 6 such spends in 60 days. ATM use does not count. Policy year 24-07-2026 to 23-07-2027.

Axis and *ICICI debit cards*

Two private banks that handle this differently: one by card type, one by account.

6 Axis Bank

CARD	ACCIDENT DEATH	AIR ACCIDENT
Burgundy (migrated customers)	₹15 lakh	₹1 crore
Priority (migrated customers)	₹10 lakh	₹1 crore
Liberty (migrated customers)	₹5 lakh	₹1 crore

*These three apply only to select customers who migrated to Axis Bank with these cards. For other Axis debit cards the bank says the cover "depends on your card type" and does not publish one table, so check your card's page. **Rule changed in 2026:** you now need a card transaction (POS, and online as per the MITC) within 30 days before the accident instead of 90. The MITC dates this from 15 July 2026; Axis's Priority debit card notice dates it from 1 September 2026. Air ticket must be bought with the card. If you hold several Axis cards, only one card's cover is paid.*

7 ICICI Bank

ICICI does not attach the cover to the debit card. It attaches it to the **savings or salary account**, and the amount depends on the account type (regular, Select, Wealth, Private, Salary). Salary accounts list up to ₹1 crore with a salary credit in the last 3 months. ICICI's own page shows different numbers in different places, so open "Insurance cover" under your account type on [icici.bank.in](https://www.icici.bank.in) or ask your relationship manager before relying on a figure.

The cover most people *already have*

If your card says RuPay on it, the insurance comes from NPCI, the company that runs RuPay, no matter which bank issued it.

8 NPCI RuPay scheme (FY 2026-27)

CARD	DEATH OR PERMANENT DISABILITY	RULE
RuPay Classic	Stopped	Discontinued from 1 April 2020
RuPay Platinum	Up to ₹2 lakh	1 POS (swipe or tap) or online payment in the 30 days before the accident. ATM does not count. A card issued in the last 30 days is covered anyway.
RuPay Select	Up to ₹10 lakh	
PMJDY (Jan Dhan) RuPay	₹1 lakh / ₹2 lakh	₹2 lakh if the account was opened after 28 Aug 2018. Any transaction in 90 days counts, including ATM. UPI does not.

Claims: tell the bank within 90 days of the accident. Policy period for Platinum and Select is 31-03-2026 to 30-03-2027; for PMJDY 01-04-2026 to 31-03-2027.

9 Public sector banks

BANK	WHAT THE DEBIT CARD CARRIES
Punjab National Bank	NPCI cover only: Platinum ₹2 lakh, Select ₹10 lakh, PMJDY ₹1 or 2 lakh. PNB says its Visa and Mastercard debit cards currently have no accidental death or disability insurance.
Bank of Baroda	RuPay Platinum up to ₹2 lakh. bob Bhoomi RuPay Select, bob World Yoddha and Agniveer cards ₹10 lakh. PMJDY ₹1 or 2 lakh.
Canara Bank	Bank's own cover on Platinum, World, Select and Signature cards: accident death ₹4 lakh (₹2 lakh for spouse), air accident ₹8 lakh (₹4 lakh for spouse). Air cover only if the ticket was booked with the card. Tell the bank within 90 days of death. Policy 08-08-2026 to 07-08-2027.

THIS TOOK ME A WHILE TO GET

A RuPay card that you only use at the ATM is, for insurance purposes, an unused card. One small tap, swipe or online payment with the card itself, once a month, fixes that. Paying by UPI from the same account does not count.

Credit cards: *mostly air accident cover*

Credit card covers are bigger but narrower. Most pay only for an air accident, and only if the ticket was bought on that card.

10 Cards that still carry a cover

CARD	AIR ACCIDENT	PERSONAL ACCIDENT	NOTE
HDFC Infinia	₹3 crore	None	Overseas medical ₹50 lakh, lost card ₹9 lakh
HDFC Diners Club Black Metal	₹2 crore	None	Overseas medical ₹50 lakh
HDFC Regalia Gold	₹1 crore	None	Overseas medical ₹15 lakh
Tata Neu Infinity HDFC	₹1 crore	None	Overseas medical ₹15 lakh
ICICI Emerald Private Metal	₹3 crore	None	International flights only
ICICI Sapphire	₹3 crore	₹2 lakh*	International flights only
ICICI Rubyx	Up to ₹1 crore	₹2 lakh*	International flights only
ICICI Coral	None	₹2 lakh*	*RuPay version only
IDFC FIRST Wealth	₹1 crore	₹10 lakh	Lost card ₹50,000
IDFC FIRST Select	₹1 crore	₹5 lakh	Lost card ₹50,000
IDFC FIRST Millennia	None	₹2 lakh	Lost card ₹25,000

Rules: HDFC needs the card activated with a purchase or ATM use; ICICI needs the card used once in the 60 days before; IDFC FIRST Wealth and Select need one transaction in the last 30 days. HDFC travel covers apply to international trips starting in India. HDFC's 2026-27 policy states the covers in US dollars (Infinia air cover USD 375,000); the rupee figures here are the ones HDFC's product pages show. ICICI's air cover is for international travel only.

11 Cards that removed it

CARD	WHAT CHANGED
SBI ELITE, PRIME, Pulse, Miles	Air accident cover (₹50 lakh to ₹1 crore) removed from 15 July 2025
All Axis Bank credit cards	No personal accident or air accident cover from Axis in FY 2026-27. Exception: Axis RuPay credit cards get NPCI cover (Platinum up to ₹2 lakh, Select up to ₹10 lakh). Magnus, Atlas and Privilege keep credit shield, purchase protection and baggage cover.
ICICI Amazon Pay, Axis ACE, Flipkart Axis	No complimentary insurance listed

The rules that *decide the claim*

The cover is free, which is exactly why people forget it exists. These are the conditions side by side, then the steps.

12 Activity rule and deadline, by bank

CARD	TRANSACTION NEEDED	ATM COUNTS?	TELL THE BANK WITHIN
Any RuPay Platinum / Select	1 POS or online, last 30 days	No	90 days
PMJDY RuPay	Any transaction, last 90 days	Yes	90 days
SBI Visa / Mastercard	Any transaction, last 90 days	Yes	90 days
Kotak	2 spends of ₹500+, last 30 days	No	Ask the bank
Axis	1 POS or online, last 30 days	No	50 days

13 If the worst happens: how a family claims

- 1 Inform the card-issuing branch in writing.** Do it as early as possible, even before the documents are ready. The intimation deadline is separate from the document deadline.
- 2 Ask for the claim form and the insurer's name.** The bank buys a group policy from an insurer (for example SBI's is with Chola MS, NPCI's RuPay cover is with New India Assurance). The form goes to them through the bank.
- 3 Collect the usual documents.** Death certificate, FIR, post-mortem report, the card holder's ID, the nominee's ID and bank details, and a bank statement showing the qualifying card transaction.
- 4 For an air accident, add the ticket proof** showing it was paid with that card.
- 5 Keep copies and an acknowledgement.** If the bank delays, escalate to the bank's grievance cell, then the RBI Ombudsman at cms.rbi.org.in.

A SHORTCUT I USE NOW

Put one small monthly bill, like a mobile recharge, on your debit card itself. That one auto payment keeps the cover alive all year.

Treat it as a bonus, *not your insurance*

Card cover is a nice extra. It is not a plan, because the bank can change or withdraw it, as SBI Card and Axis did.

14 Five things to do this week

- 1 **Find your card's name.** It is printed on the card or in your net banking under "Cards". Gold, Platinum and Signature are very different covers.
- 2 **Look it up on your bank's official page.** Search "debit card insurance" on the bank's own site, not a blog. Note the amount and the activity rule.
- 3 **Check your nominee.** The claim goes to the nominee on the account. Make sure one is registered and up to date.
- 4 **Tell one family member.** Write the bank, card name and branch on a note they can find. This is the step that actually gets money paid.
- 5 **Check once a year.** Most policies renew every year (SBI in August, NPCI in April, Kotak in July). Amounts and rules change at renewal.

WHAT CARD COVER IS GOOD FOR

- A free extra layer on top of your own cover
- Air travel booked on a premium card
- Families with no other accident cover yet

WHAT IT DOES NOT REPLACE

- A term life plan (covers illness too, not just accidents)
- Health insurance (hospital bills are not covered here)
- Your own personal accident policy

WHAT FINALLY SETTLED IT FOR ME

Accidents are only one way a family loses income. Card cover handles a slice of that one way. Term and health cover handle the rest.

The glossary, *in plain words*

The terms banks use on these pages, explained once.

Personal accident cover

PA COVER

Money paid to the nominee if the card holder dies in an accident.

"Accident la uyir pona, family ku kaasu varum."

Air accident cover

AIR DEATH COVER

A higher payout for death in a plane crash, usually only if the ticket was bought on the card.

"Ticket ah card la vaanganum."

Permanent total disability

PTD

An injury that stops you from ever working again. Covered on RuPay cards, not on every bank's own cover.

"Life long vela seiyya mudiyadha nilamai."

NPCI

NATIONAL PAYMENTS CORPORATION OF INDIA

The body that runs RuPay and UPI. It buys the insurance for RuPay cards.

"RuPay card ku insurance ivanga dhaan."

RuPay Platinum / Select

CARD VARIANTS

Higher RuPay card tiers. Platinum carries up to ₹2 lakh cover, Select up to ₹10 lakh.

"Card la eludhi irukkum, paarunga."

PMJDY

PRADHAN MANTRI JAN DHAN YOJANA

The government's zero-balance account scheme. Its RuPay card carries ₹1 to 2 lakh cover.

"Jan Dhan account ku um irukku."

POS transaction

POINT OF SALE

Paying at a shop by swiping, inserting or tapping the card.

"Kadaila card ah swipe pannradhu."

E-com transaction

ONLINE PAYMENT

Using the card number on a website or app to pay.

"Online la card details pottu pay pannradhu."

Activity rule

CARD MUST BE ACTIVE

The minimum card use needed before the accident for the cover to apply.

"Card ah use pannaama vechaa, cover illa."

Intimation

CLAIM NOTICE

Formally telling the bank that a claim is coming. Has its own deadline.

"Bank ku mudhalla theriya paduthanum."

Nominee

WHO RECEIVES THE MONEY

The person registered on your account to receive the claim.

"Yaarukku kaasu poganum nu sollradhu."

Group policy

MASTER POLICY

One policy the bank buys for all its card holders. You never see a separate policy document.

"Bank ellarukkum serthu eduthadhu."

Credit shield

CREDIT CARD COVER

Clears the unpaid credit card bill if the card holder dies in an accident.

"Card bill ah insurance kattidum."

Lost card liability

FRAUD COVER

Covers misuse of a lost or stolen card for a short window around when you block it.

"Card tholanja, fraud ku cover."

Purchase protection

PURCHASE COVER

Pays if something you bought with the card is stolen within a set number of days.

"Vaangina porul thirudu pona."

How the *numbers* were worked out

Every figure comes from the bank's or NPCI's own website or policy document, read in October 2026. Where an official page was unclear, I left the number out.

1. SBI debit card insurance covers (updated 05-05-2026): sbi.bank.in/web/personal-banking/cards/debit-card/insurance-covers-available, and SBI claim process T&C (Chola MS) on the same site.
2. HDFC RuPay Premium debit card: hdfc.bank.in/debit-cards/rupay-premium-debit-card. NPCI Annexure B FY 2026-27 on hdfc.bank.in.
3. NPCI RuPay Platinum and Select FAQ: npci.org.in (Annexure B, FY 2025-26). FY 2026-27 policy notes on canarabank.bank.in.
4. PMJDY scheme: pmjdy.gov.in/scheme, and Canara Bank's FY 2026-27 PMJDY RuPay insurance document.
5. Kotak debit card insurance cover: kotak.bank.in, Debit card services, Insurance on debit card, Insurance cover.
6. Axis debit card MITC (axis.bank.in) and Burgundy, Priority, Liberty debit card T&C PDFs.
7. ICICI account insurance cover: icici.bank.in/personal-banking/accounts/savings-account/insurance-cover
8. PNB ATM/Debit card page (pnb.bank.in, updated 18-08-2026); Bank of Baroda debit cards and card FAQs (bankofbaroda.bank.in); Canara Bank CanCare policy and RuPay Select page (canarabank.bank.in).
9. Credit cards: HDFC ERGO policy PDFs for Infinia, Diners and Regalia Gold on hdfc.bank.in; ICICI card pages on icici.bank.in; IDFC FIRST insurance and protection page (idfcfirst.bank.in); Axis credit card insurance benefit FY 2026-27 PDF (axis.bank.in); SBI Card customer notices (sbicard.com).

Method: amounts copied as published. Banks and cards not listed (IndusInd, Union Bank, RBL, AU, HDFC Visa and Mastercard debit cards and some SBI Card variants) were left out because their official pages did not state a clear, current figure.

DISCLAIMER

This guide is for education only. It is not investment, tax, insurance or legal advice, and it does not recommend any specific bank, card or insurer. I am not a SEBI-registered investment adviser. Card insurance is a group policy chosen by the bank; it can be changed, reduced or withdrawn at renewal, and every claim is subject to the insurer's terms and exclusions. Figures were taken from official websites in October 2026 and can change. Confirm the current cover and conditions with your bank before relying on them.

Checked your card's cover? *Tell one family member* today.

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