

NPCI/2021-22/RuPay/044

March 31<sup>st</sup>, 2022

**RuPay Insurance Program FY 2022-23 – RuPay Premium Cards**

1. We wish to inform that the RuPay Insurance Program for RuPay Premium cards has been extended for financial year 2022-23, i.e. from April 1, 2022 up to March 31, 2023. TATA AIG General Insurance Company Ltd shall continue to be the Insurance partner with NPCI for RuPay Premium cards.
2. All terms and conditions along with the claims process pertaining to RuPay Insurance Program for RuPay Premium cards for FY 2022-23 will remain the same as mentioned in the Circular: NPCI/2020-21/RuPay/065 dated 24<sup>th</sup> March'2021.
3. Kindly note that the following amendment has been made in the Terms & Conditions of RuPay Insurance Program for RuPay Premium cards for FY 2022-23:

Existing Term	Revised Term
<i>Minimum one successful RuPay Card induced financial transaction at any POS/e-com, both Intra and Inter-bank i.e. on-us or off us within 45 days prior to date of accident including accident date of RuPay Cardholder.</i>	<i>Minimum one successful RuPay Card induced financial transaction at any POS/e-com, both Intra and Inter-bank i.e. on-us or off us within 30 days prior to date of accident including accident date of RuPay Cardholder.</i>

All the necessary documents have been enclosed as Annexure to this circular

Yours truly,

Kunal Kalawatia  
Chief of Products

*Kunal Kalawatia*