

IndusInd Bank Credit Card Insurance Benefit (FY 2025-26)

IndusInd Bank offers multiple insurance benefits on their Credit Cards – baggage loss/delay, loss of passport and travel documents, lost ticket, missed flight connection, Total Protect (unauthorised transactions in case of loss/theft of the card and counterfeit fraud), Credit Shield and Hole in One insurance.

Insurance Benefits details on IndusInd Bank Credit Cards are mentioned below:

Insurance cover type	Credit Limit Band							
	Up to 50k	50k - 1 lakh	1 lakh - 3 lakhs	3 lakhs - 5 lakhs	5 lakhs - 10 lakhs	10 lakhs - 25 lakhs	25 lakhs - 50 lakhs	50 lakhs - 1 crore
Lost card liability	1,00,000	1,50,000	3,00,000	3,00,000	7,00,000	25,00,000	50,00,000	50,00,000
Loss of passport & travel documents	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Missing of connecting flight	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Baggage delay	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Loss of baggage	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Hole in One cover	–	–	–	20,000	20,000	20,000	20,000	20,000
Credit Shield	50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000

Travel Insurance Terms and Conditions - <https://www.indusind.bank.in/in/en/personal/tncs-insurance-policy.html>

Lost/Counterfeit Card Liability Terms and Conditions - <https://www.indusind.bank.in/in/en/personal/tnc-lost-card-liability.html>

Additional Information:

Insurance Provider: ICICI Lombard General Insurance Company Limited

Insurance Provider Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025

Insurance Provider Phone: 1800 2666

Email ID: ihealthcare@icicilombard.com

IndusInd Bank Credit Cards Website: <https://www.indusind.bank.in/in/en/personal/cards/credit-card.html>

IndusInd Bank Credit Cards Phone Banking: 1860-267-7777 / 022-68577777

Claim Process: For any claims, please notify ICICI Lombard immediately on toll free number 18002666 or on their website (www.icicilombard.com) or send a letter to the customer support department at the registered office address.