



WITH YOU ALWAYS

CARD PROTECTION POLICY

UIN: IRDAN108CP0003V01201920

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.

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IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

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PART 1: PREAMBLE

TATA AIG General Insurance Company Limited (We, Our or Us) will provide the insurance described in this Policy and any endorsements to the Policy and in reliance upon the statements contained in the Proposal which shall be the basis of this Policy and are deemed to be incorporated herein in consideration for the payment of the required premium and compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the benefits as are indicated by a specific amount set opposite in the Policy Schedule.

PART 2: GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter

1. **Annual Aggregate Limit** means the maximum amount available in aggregate for all Claims under a specific Benefit per Eligible Cardholder during the Policy Period.
 2. **Eligible Card** means a participating Issuer's Card as defined in the Policy Schedule.
 3. **Eligible Cardholders/Insured Person/You/Your** means those Cardholders with Eligible Cards that are valid, open and in good standing(not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in this Policy.
 4. **Deductible** means the amount which shall be borne by the Insured Person in respect of each claim made under opted Benefits. The Company's liability to make any payment under the Benefit is in excess of the Deductible opted.
 5. **Franchise** means the amount of expenses which The Company is not responsible till it exceeds an agreed amount, however if it exceeds, then the entire amount of the Claim becomes payable.
 6. **Issuer** means a bank or financial institution or like entity which operates the Eligible Card program in the Territory and is participating in the Benefit offering to Eligible Cardholders.
 7. **Per Occurrence Limit** means the maximum amount payable under a specific Benefit per incident during the Policy Period.
 8. **Policy** means the contract of insurance including but not limited to Policy Schedule, Endorsements and Policy Wordings.
 9. **Territory** means the geographical and political boundaries of India.
 10. **Policy Period** means the time during which this Policy is in effect and as specified in the Policy Schedule.
 11. **We/Us/Our/Insurer** means Tata AIG General Insurance Company Ltd.
2. **Courier Company** means logistics company that transports and delivers packages and documents.
 3. **Covered Purchases/Goods** means items, other than those listed in "III. Exclusions" of this Benefit purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card, during the Policy Period.
 4. **Damage** means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.
 5. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
 6. **Seller** means an entity operating online and legally selling goods via the internet.
 7. **Terrorist Act** means an Act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intension to influence any government and/or to put the public, or any section of the public in fear.
 8. **War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
 9. **Natural Catastrophe** means flood, windstorm, lightning, fire, explosion, landslide, volcanic action, earthquake and/or tsunami.
- II. **Coverage**
- Subject to this Benefit, limits and conditions specified in the Policy Schedule, We will cover You under E-Commerce Purchase Protect, and reimburse You, subject to the Franchise as mentioned in the Policy Schedule, the cost of the Goods and the shipping Charges in the event of the following:
1. Non-delivery/and or incomplete delivery of Goods that are purchased from the Seller. Covered Purchase are insured against non-delivery if the Goods have not been delivered within 30 days of the scheduled delivery, unless so otherwise stated by Seller and the Seller has failed to refund You to Your Eligible Card, in excess of other applicable insurance.
 2. Improper functioning due to damage of delivered Goods during transit: The delivered Goods are insured against improper functioning as a result of physical damage during transit, if the Seller or Courier Company has failed to refund to Your Eligible Card, in excess of other applicable insurance.
- In the event of a valid claim, We will pay You the purchase price for each item(s) of Your Covered Purchase, up to the amount as specified in the Policy Schedule.

PART 3: BENEFITS

Benefit 1: E-Commerce Purchase Protection

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter

1. **Collectable Item(s)** means an object suitable for a collection, originally a work of fine art or an antique, including also any of a wide variety of items collected as a hobby, for display, or as an investment whose value may appreciate that may include but not limited to antiques, toys, coins, comic books and stamps.

III. Exclusions

This benefit will not pay any loss arising out of the following:

1. Lawful confiscation by the Police, Government Agencies, Courts or other empowered authorities;
2. Any fraudulent or willful act by You;
3. Any motor vehicle viz. motorcycles or motor scooters, aircraft, airplanes, boats and automobiles and any equipment, parts or accessories for its operation and/or maintenance

4. Animals or plant life;
5. Cash, bullion, negotiable instruments, shares, traveler's checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel), hotel booking, car rentals, financial products and advice;
6. Consumable or perishable items (including but not limited to, food, flowers, drink, drugs, nutrition supplements);
7. Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
8. Access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;
9. Covered Purchase purchased from a natural person either through a private transaction or an online auction website;
10. Counterfeit or fake Covered Purchase;
11. Loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
12. Losses due to mechanical failure, electrical failure; software or data failure;
13. Loss of data;
14. Goods purchased for resale or items which are used Goods, damaged Goods or second-hand Goods at the time of purchase;
15. Permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
16. Covered Purchase used for, or intended to be used for, retail and/or property rental, or other business purposes;
17. Items that You have rented or leased;
18. Items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
19. Art, antiques, firearms and Collectable Items;
20. Furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
21. The costs or charges which do not relate to any purchase, which You paid for using Your Eligible Card;
22. Misplacement;
23. Disappearance; or
24. Goods deemed to be illegal by local government authorities.

IV. Conditions

To be eligible for this Benefit, the following needs to be present or to have occurred:

1. The delivery address for the Goods must be to Your Permanent Residence in India.
2. A shipment tracking number must be assigned and provided by the Seller of the Goods or a Courier Company.
3. You must take all necessary reasonable action against the Seller to send replacement Goods or refund the purchase amount to You.
4. You must have informed the Seller/Courier Company in writing and by registered mail of the non-delivery/Damage of Goods and demanded replacement Goods or a full refund

and the Seller/Courier Company would neither have replaced nor delivered the goods within 60 days of You making the written complaint.

5. In the event that a claim for non-delivery is paid to You, and the original Goods eventually arrive, You should pay back any indemnity received to Us.
6. In the event that a claim is submitted for improper functioning due to damage of delivered Goods during transit, You shall notify the seller of the Goods and Us within 48 hours.
7. You will cooperate with Us and help Us to enforce any legal rights You or We may have in relation to Your claim.

V. Duties After Loss

The Eligible Cardholder must provide:

1. Call Us within 24 hours of discovering Your loss.
2. A signed claim form must be given no later than fifteen (15) days from the date of the loss incident. Failure to give notice within (15) days from the date of the loss incident may result in a denial of the claim.
3. Eligible Cardholder's statement of account and copy of purchase receipt showing payment of the Goods which was made entirely with the Eligible Card.
4. Non-delivery: In the event that a claim for non-delivery is paid to You and the original Goods eventually arrive, You should pay back any indemnity received to Us.
5. Other Insurance details, if any.

Benefit 2: Price Protection

I. Definition

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **Business** means (i) a trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or, (ii) any other activity engaged in for money or other compensation.
2. **Collectable Item(s)** means an object suitable for a collection, originally a work of fine art or an antique, including also any of a wide variety of items collected as a hobby, for display, or as an investment whose value may appreciate that may include but not limited to antiques, toys, coins, comic books and stamps.
3. **Covered Purchase(s)** means items, other than those listed in "III. Exclusions" of this Benefit purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card, during the Policy Period.
4. **Customized/Personalized Items** means items that may have been specially ordered specifically for the card holder e.g. shoes/shirts with printed name on etc.
5. **In-store Printed Promotion** means a sales promotion taking place in a retail store which shows: (i) the authorized dealer or store's name; (ii) item (including model number); (iii) item price; and, (iv) the dates in which the item's price is effective on a printed poster, leaflet or is shown on the product shelf.
6. **Lower Price** means the price that is below the original price paid for the same item, identified by the same brand, make, model name and model number, as shown in a Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement.
7. **No-Auction Internet Advertisement** means an

advertisement posted on the internet by a non-auction merchant with a valid tax identification number.

8. **Printed Advertisement** means an advertisement appearing in a newspaper, magazine or store circular which states: (i) the authorized dealer or store's name; (ii) item (including model number); (iii) item price; and, (iv) the dates in which the item's price is valid.

II. Coverage

We will reimburse You, subject to the Franchise as mentioned in the Policy Schedule for the price difference between:

1. The original price of a Covered Purchase You paid with Your Eligible Card; and
2. A lower price for the same item, identified by the same brand, make, model name and model number, as shown in a Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement.

The Company's total liability under this benefit per claim/ Per Occurrence shall not exceed the Benefit amount as mentioned in the Policy Schedule subject to the Annual Aggregate Limit.

III. Exclusions

This benefit does not provide coverage for any of the following:

1. When an item's original purchase price is below the amount as mentioned in the Policy Schedule;
2. For items purchased from an internet auction site;
3. For items advertised as "limited quantity", "going out-of-business sales", "cash only", "festive season sales", "flash sales" or "close out" sales;
4. resulting from package offers, manufacturer's coupons, employees discount, or, where the advertised price includes bonus or free offers, special financing, installation, rebate, one-of-a-kind or other limited offers;
5. For securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events or admission tickets;
6. For art, antiques, firearms and Collectable Items;
7. For furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
8. For perishable items including food, beverages, tobacco and fuel;
9. For used, recycled, previously owned, rebuilt, or remanufactured items, whether You knew the item was used, previously owned, rebuilt, or remanufactured at the time of purchase;
10. For pharmaceutical, optical or medical products or equipment;
11. For Customized/Personalized Items, unique and one-of-a-kind items;
12. For any item acquired illegally;
13. For animals and plants;
14. For any motor vehicles, including but not limited to, automobiles, boats, airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
15. For land, permanent structures and fixtures including, but not limited to, buildings, homes, dwellings, and building and home improvements;
16. For services You may purchase including, but not limited

to, the performance or rendering of labour or maintenance, repair or installation of products, goods or property, or professional advice of any kind;

17. For items purchased by a Cardholder outside the Territory or who is not a Resident of the Territory;
18. Shipping and/or transportation costs, handling costs and sales tax;
19. For items advertised outside the Territory or in a Duty-Free zone;
20. Resulting from special deal(s) available only to the members of specific organizations, or, in a place not open to the public, such as clubs and associations;
21. For items purchased for resale, professional, or commercial use;
22. For items not purchased during the Policy Period;
23. That result from, or are related to, Business pursuits including Your work or profession;
24. For any merchant's credit, discount and/or manufacturer's rebates; or
25. For instances where the amount charged for the purchased item is greater than the actual amount displayed.

IV. Conditions

This Benefit will only cover the Eligible Cardholder under the following Conditions

1. The item must be paid entirely with the Eligible Card.
2. Purchase can be made in-store or from online retailers.
3. The price difference must be the within same channel as Your original purchase.
4. The lower price must be in a Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement.
5. The lower price must be from a retailer in the same city or region where Your original purchase is made.
6. The Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement must be published within thirty (30) days of Your original purchase.
7. If the lower priced item is the result of, or is further reduced due to any of the following:
 - an advertised rebate;
 - a redeemable manufacturer's coupon;
 - a refund of any sort.

We will add back such advertised rebate amount, redeemable manufacturer's coupon, or refund of any sort to the calculation of the lower item price by the applicable amount and refund any net difference in price.

V. Duties after Loss

The Eligible Cardholder must:

- a. Contact Us within 5 days of the Printed Advertisement or with photo of In-store Printed Promotion;
- b. Complete, sign and return the claim form to Us with the following documents, within 30 days of making the original claim:
 - The original item purchase receipt;
 - The original Eligible Card receipt demonstrating that the entire purchase was made with Your Eligible Card; and

- The original or copy of the Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement showing the purchased item, sale date and/or date of the advertisement, lower advertised price, and advertising retailer's name;

Benefit 3: ATM Protection

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **ATM** means automatic teller machine.
2. **Bodily injury** means physical bodily harm.
3. **Business** means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or, any other legal activity in which one is engaged for money or other compensation
4. **Cheque** means any bank draft, other than a draft with a stamped signature, drawn against deposited funds to pay a specific sum to a specified payee on demand
5. **Coverage Territory** means Worldwide.
6. **Money** means currency, coins and bank notes in current use and having a face value.
7. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
8. **Relative** means the Eligible Cardholder's legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew or first cousin.
9. **Robbery** means the unlawful taking of the Eligible Cardholder's property, by a person or person(s), using violence or the threat of violence and who has/have caused or threatened physical harm to the Eligible Cardholder, the Eligible Cardholder's spouse and/or children under age 21.
10. **Terrorist Act** means an Act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intension to influence any government and/or to put the public, or any section of the public in fear.
11. **War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

II. Coverage

The Policy will cover the following in the Coverage Territory, up to the Eligible Cardholder's Per Occurrence Limit and Annual Aggregate Limits as mentioned in the Policy Schedule.

1. **ATM Robbery** – We will reimburse You for the money You withdrew, with Your Eligible Card, from any ATM around the world, that was stolen as a result of a robbery, occurring within 30 minutes of the withdrawal of the money, up to the Per Occurrence and Annual Aggregate Limit as mentioned in the Policy Schedule.

III. Exclusions

This benefit does not provide coverage for any of the following:

1. Perils other than those listed in "II. Coverage" of this benefit;
2. Loss incurred by any third parties;
3. Loss that happened before and/or after the covered robbery period;
4. Loss related to any medical treatment due to mental illness, post-traumatic stress disorder, or real or perceived emotional distress following an ATM robbery.
5. Perils that do not occur within the Policy Period;
6. Loss that results from, or are related to, business pursuits including Your work or profession;
7. Loss caused by Your or Your relative's illegal acts;
8. Loss that You have intentionally caused;
9. Loss that results from the intentional actions of a relative, or actions that a relative knew of or planned;
10. Loss due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, Terrorist Act, riot or the act of any lawfully constituted authority or vandalism of any kind.

IV. Limits Of Liability

1. **Maximum Number of Occurrence:** We will only be liable up to maximum number of occurrences as mentioned in the Policy Schedule.
2. **Deductible:** Subject to the Policy limits that apply, We will pay only that part of Per Occurrence Limit that exceeds the Deductible amount shown in the Policy Schedule

V. Duties after Loss

The Eligible Cardholder must:

- a. Contact the Insurer at the contact details set out in the Policy within twenty-four (24) hours of You experiencing an ATM robbery.
- b. File an FIR within twenty-four (24) hours of You experiencing an ATM robbery
- c. Notify Your bank of an ATM robbery within twenty-four (24) hours of Your experiencing an ATM robbery;
- d. Complete, sign and return the claim form to the Insurer with all the following documents, within one (1) month from the date of loss incident:
 - an original medical receipt showing a description of the emergency first aid charges for Bodily Injury that You incurred during an ATM robbery;
 - an official FIR regarding an ATM robbery;
 - an authorization for Us to obtain records from the Issuer (if applicable); and
 - all other relevant documents We may ask You to provide; and
- e. Providing assistance cooperating with the Insurer in investigating, evaluating and settling the claim.

Benefit 4. Identity Theft

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **ATM** means automatic teller machine.

2. **Bodily Injury** means bodily harm.
3. **Business** means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or, any other legal activity in which one is engaged for money or other compensation.
4. **Bank account** means an account for personal use, with the issuer, against which the account holder can deposit and withdraw Money, or, deposit and draw cheques
5. **Cheque** means any bank draft, other than a draft with a stamped signature, drawn against deposited funds to pay a specific sum to a specified payee on demand.
6. **Coverage Territory**: Worldwide.
7. **Credit account** means a credit arrangement, from a bank or qualified financial institution, for personal use, such as credit card account, car/home loan account.
8. **Identity theft** means the unauthorized and/or illegal use of Your personal information such as Your name and other personal details to open credit accounts and/or bank accounts that You did not authorize.
9. **Relative** means the Eligible Cardholder's legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew or first cousin.
10. **Suit** means: (i) a civil proceeding seeking monetary damages as a result of identity theft, or, (ii) a criminal proceeding in which You are charged with illegal acts committed by someone else while engaged in the theft of **Your** identity.
11. **Terrorist Act** means an Act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intension to influence any government and/or to put the public, or any section of the public in fear.
12. **War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

II. Coverage

We will reimburse You the expenses defined below, up to the Per Occurrence and Annual Aggregate Limit as mentioned in the Policy Schedule, resulting from Your efforts to resolve Your identity theft. Only those expenses which are incurred within 6 months of discovery of loss are covered under this Benefit provided You report a loss under "VI. Duties After Loss" below. The following expenses are covered:

1. **Legal Expenses** – We will reimburse You for the attorney and court fees incurred by You to:
 - Defend any suit brought against You by a creditor or collection agency, or someone acting on their behalf, as a result of Your identity theft; and/or
 - Remove any civil or criminal judgment wrongfully entered against You, as a result of Your identity theft.
2. **Lost Wages** - We will reimburse You for the unpaid time You take from work, solely as a result of Your efforts to correct Your financial records, if the latter are altered as a result of Your identity theft. Payment of lost wages under this Benefit includes compensation for whole or partial unpaid workdays. To be covered, You must take these unpaid days within 6

months of first reporting a loss under, "Duties After Loss" below.

3. **Obligation to pay** – We will reimburse You for the amount(s) You become legally liable to pay to creditor(s), arising from the unauthorized opening and use of credit account(s) and/ or bank account(s), under Your name, as a result of Your identity theft.
4. **Miscellaneous Expenses** – We will reimburse You for:
 - The cost(s) incurred by You to re-file applications for Your credit accounts or bank accounts that are rejected solely because the qualified financial institution received incorrect information as a result of Your identity theft;
 - The cost incurred by You to notarize documents related to Your identity theft, as well as long distance telephone calls and certified mail reasonably incurred by You as a result of Your efforts to report an identity theft or to correct Your financial and credit records that have been altered as a result of Your identity theft;

III. Exclusions

This benefit does not provide coverage for any of the following:

1. In the event that no transaction has been made on the Eligible Card within thirty (30) days prior to the date of Loss.
2. Costs other than those listed in "II. Coverage" of this benefit;
3. Monetary losses other than those listed in "II. Coverage" of this benefit, related to the resolution of Your identity theft;
4. Costs associated with any Bodily Injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;
5. Compensation for time taken from self-employment, or workdays that will be paid by Your employer, in order to correct Your financial records that have been altered due to Your identity theft;
6. Losses that do not occur within the Policy Period;
7. Losses that result from or are related to business pursuits including Your work or profession;
8. Losses caused by Your or Your relatives' illegal acts;
9. Losses that You have intentionally caused;
10. Losses that result from the intentional actions of a relative, or actions that a relative knew of or planned;
11. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind.

IV. Conditions

1. The Identity Theft must be discovered within the Policy Period
2. You must cooperate with Us and help Us enforce any legal rights You, or We, may have in relation to Your identity theft. This may include Your attendance at depositions, hearings and trials, and giving evidence as necessary to resolve Your identity theft.
3. Evidence of any false charge or withdrawal from the unauthorized opened bank account and or credit account must be submitted by You, or the issuing financial institution, to Us.
4. Coverage for, "Obligation to pay" is limited to the amount You

are held liable for by the financial institution.

V. Limits Of Liability

1. **Maximum Number of Occurrence:** We will only be liable up to the maximum number of occurrences as mentioned in the Policy Schedule.
2. **Deductible:** Subject to the policy limits that apply, We will pay only that part of Per occurrence limit that exceeds the Deductible amount shown in the Policy Schedule

VI. Duties after Loss

The Eligible Cardholder must:

- a. Call Us within 24 hours of discovering Your identity theft ;
- b. File an FIR within 24 hours of discovering Your identity theft;
- c. Inform all appropriate qualified financial institutions (including, but not limited to, credit card company or bank) of Your identity theft within 24 hours of discovering Your identity theft;
- d. Complete, sign and return the claim form to Us with the following documents, within 30 days after You report a loss under this Benefit:
 - an authorization for Us to obtain Your records and other information, such as credit reports (if applicable);
 - Your financial reports, including, but not limited to bank statements, as necessary to complete our investigation;
 - credit reports, when You contest the accuracy or completeness of any information contained in Your credit history as a result of Your identity theft;
 - original receipts of Your expenses incurred to resolve Your identity theft, up to 12 months after You report a loss under this benefit, point a) above;
 - proof that it was necessary to take time away from Your work if You make a claim for lost wages under "Benefit: Lost Wages". We will ask You to submit written proof from Your employer that You took unpaid days off;
 - copies of any demands, notices, receipts, summonses, complaints, or legal papers in connection with a covered loss; and
 - all other relevant documents We may ask You to provide; and
- e. Take all reasonable and prudent action to prevent further damage to Your identity; and
- f. Cooperate with Us in investigating, evaluating and settling a claim.

Benefit 5: Wallet Guard

I. Definition

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **ATM** means automatic teller machine
2. **Burglary** means the taking of Your property by a person or persons who illegally entered Your Permanent Residence using force or violence of which there shall be visible signs of entry
3. **Business means** a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or, any other legal activity in which one is engaged for money or other compensation.
4. **Cheque** means any bank draft, other than a draft with a

stamped signature, drawn against deposited funds to pay a specific sum to a specified payee on demand.

5. **Coverage Territory** means Worldwide.
6. **Covered Content** means the Eligible Cards and Personal Papers contained in Your wallet.
7. **Credit Account** means any credit arrangement, from a qualified financial institution, for personal use, such as a credit card account or a car/home loan account.
8. **Identity Theft** means the unauthorized and/or illegal use of Your personal information such as Your name or PAN to open Credit accounts and/or Bank Accounts that You did not authorize.
9. **Lost** means no longer in Your possession due to having been (i) inadvertently misplaced, or, (ii) in an irretrievable place.
10. **Money** means currency, coins and bank notes in current use and having a face value
11. **Personal Papers** means any of Your official identification documents including, but not limited to, Your driver's license, employment papers and/or passport(s)
12. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
13. **Relative** means the Eligible Cardholder's legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew or first cousin.
14. **Replacement Cost** means the current price of a similar item, with similar specifications.
15. **Robbery** means the unlawful taking of the Eligible Cardholder's property, by a person or person(s), using violence or the threat of violence and who has/have caused or threatened physical harm to the Eligible Cardholder, the Eligible Cardholder's spouse and/or children under age 21.
16. **Terrorist Act** means an Act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intension to influence any government and/or to put the public, or any section of the public in fear.
17. **Theft** means the unlawful taking of property from Your care and/or custody, without consent, with the intent of gain, as a result of a Robbery or a Burglary.
18. **Transportation Ticket** means any Ticket purchased for any type of public or private transportation.
19. **Wallet** means pocket sized folding case used for holding money and plastic cards. It also includes bag carried in person which is used for the same purpose.
20. **War** means any declared or undeclared War or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

II. Coverage

The Policy will cover the following, up to the Eligible Cardholder's Per Occurrence Limit and Annual Aggregate Limits listed in the Policy Schedule.

1. Replacement Cost for Your Wallet if Your wallet is either Lost or the object of Theft;

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- Application fees for new Personal Papers and/or Eligible Cards if they were in Your Wallet when Your Wallet was either Lost or the object of a Theft.

III. Exclusions

This benefit does not provide coverage for any of the following:

- In the event that no transaction has been made on the Eligible Card within thirty (30) days prior to the date of Loss.
- Costs other than those listed in "II. Coverage", of this benefit;
- Money, Cheques, Transportation Tickets or any item other than Your Covered Content that were in Your Wallet when Your wallet was either Lost or the object of Theft;
- Losses caused by fire, water, normal wear and tear, manufacturing defects, abuse, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs, or similar events;
- Accidental damage to Your Wallet and its Covered Content;
- Any fraudulent/unauthorized charges and/or withdrawals on the Eligible Cards that were in Your Wallet when Your Wallet was either Lost or the object of a Theft;
- Any costs related to Identity Theft;
- Losses that do not occur during the Policy Period;
- Losses that result from, or are related to, Your Business pursuits, including any Business-related travel;
- Losses caused by Your or Your Relatives' illegal acts;
- Losses that You have intentionally caused;
- Losses that result from the intentional actions of a Relative, or actions that a Relative knew of or planned;
- Losses due to War, invasion, act of foreign enemy, hostilities or warlike operations (whether War has been declared or not), civil War, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalisms of any kind.

IV. Duties after a Loss:

The Eligible Cardholder must:

- Contact the Insurer at the contact details set out in this Policy within twenty-four (24) hours of Your discovery of a covered loss
- File an FIR within 24 hours of discovering a Theft
- Notify Your Issuer within 24 hours of discovering that Your Wallet, with its Covered Content, was either Lost or the object of a Theft
- Complete, sign and return the claim form to the Insurer with all the following documents, within thirty (30) days of making the original claim:
 - an original receipt showing the cost of Your Wallet at purchase;
 - in the event of a Theft, an official FIR; and
 - all other relevant documents We may ask You to provide
- Provide assistance and cooperate with the Insurer in investigating, evaluating and settling the claim.

Benefit 6: Purchase Protection

I. Definitions

Terms with a specific meaning are defined below and have this

meaning wherever they appear with an initial capital letter.

- Accidental Damage** means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.
- Covered Purchases** means items, other than those listed in "III. Exclusions" of this Benefit, entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card, within the Policy Period.
- Theft** means the illegal act of taking a Covered Purchase belonging to the Insured Person, without their consent, with the intent to deprive him/her of its value.

II. Coverage

The Insurer will pay for loss of Covered Purchases due to Accidental Damage or Theft within the Territory, occurring within one hundred eighty days (180) days from the date of purchase provided the same has been delivered intact and in usable condition to the Eligible Cardholder, as indicated on the Invoice, up to the Per Occurrence Limit, and subject to the Annual Aggregate Limit per Eligible Cardholder.

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.

III. Exclusions

This benefit does not provide coverage for any of the following:

- Any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;
- Permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;
- Travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;
- Art, antiques, collectable items, furs, jewelry, gems, precious stones and fragile items;
- Consumables or perishables;
- Plants or animals;
- Hazardous materials and any item banned in the Territory;
- Access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;
- Used, rebuilt, refurbished, or remanufactured items at the time of purchase;
- Mysterious Disappearance;
- Items rented out, rented or leased; items purchased for resale, professional, or commercial use;
- Services, shipping, handling, installation or assembly costs;
- Losses occurring to item(s) You purchased online prior to Your taking possession of such item(s);
- Improper functioning due to damage of delivered goods due to transit;
- Items damaged through alteration (including cutting, sawing, and shaping);
- Items left unattended in a place to which the general public has access;
- Any item confiscated by government authorities;
- Losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect,

mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war.

IV. Conditions

1. It is the Insurer's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price less any rebates, discounts or rewards points.*
2. Covered Purchases that are a pair or a set will be limited to the cost of repair or replacement of the specific item if repairable or replaceable; otherwise, the value of the pair or set will be covered, not to exceed the Per Occurrence Limit.
3. Where Claim has been lodged for Portable Electronic Items like Mobile Phones, Laptops, Tablets, Watches, Camera etc., the final assessment of claim for which We will be liable, under this Benefit, shall be as under:
 - In the event of a Loss arising out of Accidental Damage to Portable Electronic Items We shall be liable only for the least of the following amounts:
 - a. the actual cost of repair of the Portable Electronic Item subject to Deductible; or
 - b. Purchase Value of the Portable Electronic Item after deduction of depreciation as applicable.; or
 - c. Cost of Replacement of the Portable Electronic Item; or
 - d. the Per Occurrence Limit
 - In the event of a Loss arising out of Theft to Portable Electronic Items We shall be liable only for the least of the following amounts:
 - a. Purchase Value of the Portable Electronic Item after deduction of depreciation as applicable.; or
 - b. Cost of Replacement of the Portable Electronic Items; or
 - c. the Per Occurrence Limit

For assessment of claim under this Benefit, deduction for depreciation as applicable shall per table below:

No of Days from date of Purchase till date of loss	Depreciation applicable on Purchase value
0 to 90 days	25 %
91 to 180 days	50 %
Beyond 180 days	No Coverage

V. Duties after Loss:

The Eligible Cardholder must provide:

1. Call Us within 24 hours of discovering Your loss.
2. A signed claim form must be given no later than fifteen (15) days from the date of the loss incident. Failure to give notice within (15) days from the date of the loss incident may result in a denial of the claim
3. Eligible Cardholder's statement of account and a copy of purchase receipt showing payment of the item was made entirely with the Eligible Card;
4. For theft claims, official copies of FIR within ninety (90) days of incident;
5. For damage claims, official copies of the repair estimates and final bills of repair;

***Eligible Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation of the claim.**

Benefit 7: Fraudulent Charges

I. Definitions

1. **ATM** means Automatic Teller Machine
2. **Lost or Stolen** means having been inadvertently lost or having been stolen by a third party without Eligible Cardholder's assistance, consent or co-operation.
3. **Bank account** means an account for personal use, with the issuer, against which the account holder can deposit and withdraw Money, or, deposit and draw cheques
4. **Coverage Territory** means Worldwide.
5. **Credit account** means a credit arrangement, from a bank or qualified financial institution, for personal use, such as credit card account, car/home loan account.
6. **Relative** means Your legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew and first cousin.

A. For Card Lost

II.A. Coverage

If the Eligible Cardholder's Eligible Card is Lost or Stolen, or is the object of a theft, We will reimburse You for the unauthorized charges, for which You are responsible, up to the Per Occurrence Limit and number of hours as mentioned in the Policy Schedule prior to Your first reporting of the event to the Issuer.

The Company's total liability under this benefit per claim/ Per Occurrence shall not exceed the Benefit amount as mentioned in the Policy Schedule subject to the Annual Aggregate Limit.

III.A Exclusions

The Company will not provide coverage for any of the following:

1. Unauthorized charges made on Eligible Card that was Lost or Stolen, more than hours as mentioned in the Policy Schedule prior to Your first reporting the event to the Issuer;
2. In case You don't report the fraudulent transaction within 24hours to the Issuer or any such time as prescribed
3. For any losses for which the Issuer is liable
4. Charges made on Your Eligible Card if Your Eligible Card has not been Lost or Stolen;
5. Cash advances made with Your Lost or Stolen Eligible Card;
6. Charges incurred by a resident of Your household, or by a person entrusted with Your Eligible Card.
7. Any liability arising out of Lost or Stolen Eligible Card except as provided under this Benefit.
8. Losses that do not occur within the Policy Period.
9. Losses incurred in case You have shared Your Pin, OTP or any other negligence;
10. In case You don't report the fraudulent transaction within 24hours to the Issuer or any such time as prescribed

IV.A Conditions

1. We will only pay for unauthorized charges for which You are responsible under the terms and conditions of Your Eligible Card.

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2. You must report the loss or theft of Your Eligible Card to the issuer(s) within 3 hours after discovering event.
3. You must comply with all terms and conditions by which Your Eligible Card is issued.

V.A. Duties After Loss

In the event of a covered loss:

1. You shall call Us or provide written intimation to make a claim and obtain the proper forms and instructions within 24 hours from discovering an unauthorized charge was made on the Your Eligible Card;
2. File an FIR within 24 hours of discovering Your Loss
3. You shall complete and return any documents including but not limited to claim forms, FIR, demands, notices, Bank/ Card Statement and any other documents We may ask You to provide;
4. You must get your Lost or Stolen Eligible Card blocked within 3 hrs of the discovery of loss.
5. The claims form and accompanying documents must be returned to Us within 7 days of making the original claim.

B. For Unauthorized Card Transactions

II.B. Coverages

We will reimburse You, up to the Per Occurrence Limit and subject to Annual Aggregate Limit as mentioned in the Policy Schedule, for unauthorized charges that are made on Your Bank Account and/or Credit Account, through:

- i. in- store,
- ii. telephone,
- iii. withdrawals, and/or
- iv. on-line transfer/purchase(s),

using Your Eligible Card information provided Your Eligible Card is still in Your possession.

We will reimburse You for the unauthorized charges, for which You are responsible, which are incurred up to number of hours / days as mentioned in the Policy Schedule prior to Your first reporting of the event to the Issuer and number of hours / days as mentioned in the Policy Schedule post reporting of the event to the Issuer.

III.B. Exclusions

We will not provide coverage for any of the following:

1. Costs other than those listed above.
2. Additional losses that occur due to Your failure to comply with provisions under "Duties after Loss".
3. Unauthorized ATM withdrawals that were made more than number of hours / days as mentioned in the Policy Schedule prior to Your first reporting of the event to Your Issuer(s), Bank account issuer(s) and/or Credits Account issuer(s) and number of hours / days as mentioned in the Policy Schedule post reporting of the event to Your Issuer(s), Bank Account issuer(s) and/or Credit Account issuer(s);
4. Unauthorized charges made on Your Eligible Card if Your Eligible Card has not been Lost or the object of theft more than number of hours / days as mentioned in the Policy Schedule prior to Your first reporting the event to Your Eligible Card issuer(s) and number of hours / days as mentioned in the Policy Schedule post reporting of the event to Your issuer(s);

5. Charges incurred by a resident of Your household, or by a person entrusted with Your Eligible Card;
6. Losses that do not occur during the Policy Period;
7. Losses that result from, or are related to, Business pursuits including Your work or profession;
8. Losses caused by Your, or Your Relatives', illegal acts;
9. Losses that You have intentionally caused;
10. Losses that result from the intentional actions of a Relative, or actions that a Relative knew of or planned;
11. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
12. In case You don't report the fraudulent transaction within 24 hours to the Issuer or any such time as prescribed
13. For any losses for which the Issuer is liable
14. Losses incurred in case You have shared your Pin, OTP or any negligence.

IV.B. Conditions:

1. You must comply with all terms and conditions by which Your Eligible Card(s) is/are issued.
2. We will only pay for unauthorized charges for which You are responsible under the terms and conditions of Your Eligible Card.
3. You must submit evidence to Us that unauthorized charges were made from Your Bank Account or Credit Account.

V.B. Duties after a Loss:

In the event of a covered loss, You shall:

1. Contact Us within 24 hours of Your discovery of a loss;
2. File an FIR within 24 hours of discovering unauthorized charges or ATM withdrawals;
3. To the extent Your payment card was not lost or the object of theft, report the unauthorized charges, or ATM withdrawal(s), to the payment card issuer(s), Bank Account Issuer(s) or Credit Account Issuer(s), and to us, within 24 hours of Your discovery of a loss;
4. Complete, sign and return the claim form to Us with all the following documents, within 7 days of making the original claim:
 - a. Documentation from the Eligible Card Issuer(s) verifying the unauthorized charges for which You are held responsible;
 - b. An official Police report regarding the loss;
 - c. All other Relevant document We may ask You to provide; and
5. Cooperate with us in investigating, evaluating and settling claim.

Benefit 8: Mobile Phone Protection

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

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1. **Accidental Damage** means items that can no longer perform the function they were intended for due to broken parts or material or structural defects due to an accident.
2. **Eligible Mobile Phone** means the mobile phone, purchased by the Eligible Card holder in which that Sim card is being used whose latest prepaid subscription or last bill in case of a postpaid subscription, as applicable, has been paid using the Eligible Card.
3. **Postpaid** means a mobile telephone subscription where the Eligible Cardholder enters into a contract with a mobile provider with a periodic billing arrangement.
4. **Prepaid** means a mobile telephone subscription for which credit is purchased in advance of using the mobile provider's services.
5. **Theft** means the illegal act of taking an Eligible Mobile Telephone belonging to the Eligible Cardholder without their consent, with intent to deprive him/her of its use and value.

II. Coverage

The Insurer will pay You for the loss due to Accidental Damage or Theft of Eligible Mobile Phone within the Policy Period occurring within the Territory.

Only those Eligible Mobile Phones will be covered:

- a. which have been purchased within Two (2) years prior to the date of loss.
- b. Where the name indicated on the invoice should be the same as the Eligible Cardholder
- c. Where the Eligible Mobile Phone's Purchase invoice includes:
 - Eligible Mobile Phone's IMEI number and/or Eligible Mobile Phone's Make/ model
 - Eligible Mobile Phone's Date of purchase (to verify age of phone)

The Benefit is limited to Accidental Damage or Theft up to the Per Occurrence limit and Annual Aggregate Limit and Deductible as mentioned in the Policy Schedule, subject to the terms, conditions, exclusions and limits of liability of this Benefit.

Valuation*

In the event of a Loss to the Eligible Mobile phone arising out of Accidental Damage We shall be liable only for the least of the following amounts:

1. the actual cost of repair of the Eligible Mobile Phone subject to Deductible ; or
2. Purchase Value of the Eligible Mobile Phone after deduction of depreciation as applicable.; or
3. Cost of Replacement of the Eligible Mobile phone; or
4. the Per Occurrence Limit

In the event of a Loss to the Eligible Mobile phone arising out of Theft We shall be liable only for the least of the following amounts:

1. Purchase Value of the Eligible Mobile Phone after deduction of depreciation as applicable.; or
2. Cost of Replacement of the Eligible Mobile phone; or
3. the Per Occurrence Limit.

For assessment of claim under this Benefit, deduction for depreciation as applicable shall per table below:

No of Days from date of Purchase till date of loss	Depreciation applicable on Purchase value
0 to 90 days	25 %
91 to 180 days	50 %
365 to 730 days	75%

III. Exclusions

This benefit does not provide coverage for any of the following:

1. Mobile telephone accessories other than the standard battery and/or standard antenna provided by the manufacturer.
2. Mobile telephones purchased for resale or for business or commercial use.
3. Eligible Mobile Phones that are lost, except due to Theft.
4. Mobile telephones under the care and control of a common carrier, including, but not limited to, the postal service, airplanes or delivery service.
5. Mobile telephones stolen from baggage unless hand-carried and under the Eligible Cardholder's supervision.
6. Mobile telephones stolen from a building construction site.
7. Cosmetic repair such as a dent or scratch to the Eligible Mobile Telephone or Accidental Damage that does not impact the Eligible Mobile Telephone's ability to make or receive phone calls.
8. Accidental Damage or Theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
9. Accidental Damage or Theft resulting from mis-delivery or voluntary parting from the Eligible Mobile Telephone.
10. Replacement mobile telephone purchased from other than a mobile provider's retail or internet store; or taxes, delivery or transportation charges or any fees associated with the service provided.
11. Any Eligible Mobile Phone which has been purchased more than Two (2) years prior to the date of loss
12. Where there is an unpaid bill outstanding and a claim arisen.

IV. Conditions

To be eligible for this Benefit, the following needs to be present or to have occurred:

1. The Benefit is excess of any other applicable insurance or indemnity the Eligible Cardholder may have.
2. For Postpaid, the mobile provider's monthly billing statement for the billing cycle preceding the month in which the Accidental Damage or Theft occurred is paid using the Eligible Card.
3. For Prepaid, the Issuer's monthly billing statement, which is paid by using the Eligible Card, shows a top-up value related to the mobile provider's services last recharge, where the validity of recharge is active on the date of loss in which the Accidental Damage or Theft occurred.

V. Duties After Loss :

The Eligible Cardholder must provide:

- a. Call Us within 24 hours of discovering Your loss.
- b. File an FIR within 24 hours of discovering Your Loss.

- c. A signed claim form must be given no later than fifteen (15) days from the date of the loss incident. Failure to give notice within (15) days from the date of the loss incident may result in a denial of the claim
- d. A copy of the original Eligible Mobile Telephone purchase receipt.
- e. Eligible Cardholders need to submit Eligible Mobile Phone purchase invoice as proof of claims which should include:
 - The name indicated on the invoice should be the same as the Eligible Cardholder
 - IMEI number and/or Make/ model
 - Date of purchase (to verify age of phone)
- f. Proof of the latest Prepaid subscription or last bill in case of a Postpaid subscription, as applicable, using the Eligible Card.
- g. If the Eligible Cardholder has an existing insurance from the mobile operator, a copy of the insurance claim to the Eligible Cardholder's mobile telephone insurance, or in the event that the claim amount is less than the Eligible Cardholder's Deductible, a copy of the policy's declarations page.
- h. If a claim is due to Accidental Damage, a copy of the repair estimate, final bills of repair and photos of the Accidental Damage.
- i. If the claim is due to Theft, a copy of FIR.

***Eligible Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation of the claim.**

- item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
9. **Natural Catastrophe** means flood, windstorm, lightning, fire, explosion, landslide, volcanic action and/or earthquake.
10. **Personal Effects** means watches, sports equipment, luggage, portable equipment, photographic equipment, musical instruments, clothing and other items that are designed to be worn or carried on by You.
11. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
12. **Relative** means Your legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew and first cousin.
13. **Replacement Cost** means the full cost to replace the Contents or the amount required to repair the Contents, whichever is lesser, in the event of a covered loss under the policy, less the depreciation amount as applicable.
14. **Theft** means the unlawful taking of Your Content and/or Personal Effects from Your care and / or custody during a Burglary without Your consent and with the intent of gain.
15. **Unoccupied** means not lived in by You or Your Immediate Family or any other person with Your permission for more than 30 consecutive days.
16. **Utility Bill** means the amount which the Eligible Cardholder has to pay for electricity, water and/or gas each month for the Permanent Residence.

Benefit 9: Home Contents

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **Accident** means a sudden, unforeseen and fortuitous event.
2. **Accidental Damage** means Contents that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an Accident.
3. **Burglary** means the taking of Your Contents by a person or persons who illegally entered Your Permanent Residence using force or violence of which there shall be visible signs of entry.
4. **Business** means (i) a trade, profession or occupation, including those conducted on a full-time, part-time or occasional basis or (ii) any other legal activity in which one is engaged for money or other compensation.
5. **Contents** means furniture and furnishings, clothing and Personal Effects belonging to You that are kept in the Permanent Residence, but excludes deeds, bonds, bills of exchange, promissory notes, cheques, travelers' cheques, tickets of any description, bullions, negotiable instruments, securities for money, documents of any kind, cash and currency notes.
6. **Immediate Family** means any individual ordinarily residing in Your Permanent Residence and who is related to You by blood, through marriage or through adoption under any written law, including room-mates and co-owners ordinarily residing in Your Permanent Residence.
7. **Money** means any currency, coins or bank notes that are in current use, have a face value and are kept in the Permanent Residence.
8. **Mysterious Disappearance** means the vanishing of an

II. Coverage

We will cover the Replacement Cost of Your Contents within the confines of Your Permanent Residence caused by the following Insured Perils, during the Policy Period.

- Fire, lightning, earthquake
- Explosion of domestic appliances
- Bursting or overflowing of fixed water tank or pipe or fixed heating system within Your Permanent Residence
- Burglary or Theft
- Accidental Damages

Payments under this benefit shall not exceed the Per Occurrence Limit and the Annual Aggregate Limit as mentioned in the Policy Schedule. The Company's liability for payment of claim for a single Item shall not exceed the amount as mentioned in the Policy Schedule.

Coverages provided by this Benefit are provided as an additional cover to any home policy or its equivalent policy which You may hold. In the event of an occurrence of any Insured Peril, You must first make a claim under any home policy or its equivalent policy. We will reimburse You under this benefit only for the balance amount of such loss that is not reimbursed under Your home policy or its equivalent policy.

III. Exclusions

This benefit will not provide coverage for any of the following

1. If Your Permanent Residence was unoccupied for more than 30 consecutive days;
2. Loss or damage caused to Your Business items;
3. Losses arising from Mysterious Disappearance;
4. Losses caused to Furs, watches, jewelry, gems, precious

stones and articles made of or containing gold (or other precious metals and/or precious stones);

5. Loss or damage caused to Your Mobile Phones, Laptops, Tablets etc;
6. Loss or damage that incur as a result of a burst flexible water hose or water pipe within Your Permanent Residence;
7. Not reported to the local authorities within 24 hours of discovering the Theft or Burglary;
8. Loss or damage caused by any animals, insect, primate, amphibians and species;
9. Loss or damage caused to any Content which do not belong to You or which belong to others but is held in trust by You or is in Your custody, care or control;
10. Loss caused to any living creatures;
11. Loss or damage caused to any promotional vouchers, air mile vouchers, loyalty points, lottery tickets, scratch-cards, raffle tickets;
12. Loss or damage caused to any art, antiques, firearms and collectable items;
13. Loss or damage caused due to any Natural Catastrophe not listed as an Insured Peril;
14. Items that You damaged through alteration or abuse (including cutting, sawing and shaping); and
15. Any Loss or damage occurring outside the Policy Period;
16. Negligence, willful, criminal or fraudulent act.

We will not cover You for any loss, damage or liability which, in any way, is due to:

- negligence, willful, criminal or fraudulent act on Your part; or
- negligence, willful, criminal or fraudulent act of Your Relatives, Immediate Family, employer, employees, legal representatives, tenant(s) or anyone who is authorized by You to gain access to Your Permanent Residence.

17. Gradual Deterioration, Breakdown, Wear and Tear

We will not cover You for any loss or damage which is caused by:

- inherent vice, latent defect, mechanical, electrical, software, or data failure or breakdown including, but not limited to, any electrical power interruption, surge, brownout or blackout or telecommunications or satellite systems failure;
- scratching or denting;
- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining or repairing;
- atmospheric or climatic conditions, water, manufacturing defects, vermin or insects, termites, mold, wet or dry rot, bacteria, corrosion, warping, shrinkage, rust, cleaning or repairs;
- wear and tear or normal course of play (such as, but not limited to, sporting or recreational equipment) or use;
- loss or damage caused by scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.

18. Nuclear Hazard

We will not cover any loss or damage which is caused by:

- chemical, biological, bio-chemical, or electromagnetic

contamination whether controlled or uncontrolled or however caused;

- radioactivity or ionizing radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel;
 - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
 - the use of a chemical or biological weapon.
19. Act of War / Act of Terrorism

We will not cover any loss or damage which is caused by or contributed by:

- any kind of warlike action, including but not limited to undeclared war, civil war, insurrection, rebellion, revolution, warlike act by military force or military personnel, destruction, seizure, or use for a military purpose, and including any consequence of any of these;
- discharge of a nuclear weapon, whether it is accidental or intentional; or
- any act of terrorism. We also do not cover any loss or damage caused by efforts to prevent, terminate, counter, retaliate against or respond to any act of terrorism.

20. State of Emergency

Any loss, damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence of any of the said occurrences except to the extent that You shall prove that such loss, damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.

21. Confiscation or Detention by Government Authorities

Any loss (whether temporary or permanent) of Your Contents or Personal Effects or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such Contents or Personal Effects or any premises, vehicle or thing containing the same by any government authorities.

IV. Conditions

To be eligible for this Benefit, the following needs to be present or to have occurred:

1. To be covered under this policy, You must use Your Eligible Card to pay Your Utility Bill. The Benefit under the policy will be suspended if You fail to make a Utility Bill payment using the Eligible Card in any particular month. The Benefit will resume after a 15-day waiting period following the date of any future Utility Bill payment using the Eligible Card.
2. Where an item lost or damaged forms part of a pair or set, We will not pay more than the value of any particular part which may be lost or damaged nor more than a proportionate value that the lost or damaged item bears to the value of the pair or set subject to the per item limit.
3. If We pay Your claim for any item that was Stolen, You must inform Us immediately in the event the Stolen item is recovered. In such an event, there are two options available to You: (i) the recovered Stolen item is returned to You and You return the claim payment We made to You, or (ii) You hand over the recovered Stolen item to Us and it will become Our property.

V. Duties after a Loss

The Eligible Cardholder must:

- a. Contact Us within 7 days of You discovering a loss or damage;
- b. File an FIR within 24 hours of Your discovery of a Burglary or Theft;
- c. Obtain Fire Brigade report for fire losses.
- d. Keep the damaged item in safe custody for inspection.
- e. Complete, sign and return the claim form to Us, with the following documents within 15 days of making the original claim:
 - an official FIR in case of Burglary or Theft;
 - if available, provide the original purchase receipt of any damaged or lost item showing the description of such item and the amount paid at purchase;
 - Your statement of account and Utility Bill Payment receipt showing the details of the last Utility Bill payment; and

Any other relevant documents We may ask You to provide.

Benefit 10: Ticket Protection

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **Burglary** means the taking of Your property by a person or persons who illegally entered Your Permanent Residence using force or violence of which there shall be visible signs of entry.
2. **Business** means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or (ii) any other legal activity in which one is engaged for money or other compensation.
3. **Companion** means any person who will attend the show or concert with You.
4. **Concert** means musical entertainment at a specific time and place.
5. **Covered Event** means the legally organized, planned show or concert printed on admission Ticket(s).
6. **Coverage Territory** means Worldwide.
7. **Doctor** means a licensed medical practitioner acting within the scope of his / her license who holds a degree of a recognized institution and is registered by the medical council of the respective country. The term doctor, physician or medical provider includes medical specialists and surgeons. This does not include: (i) You or (ii) any relative.
8. **Face value** means the stated value listed on the ticket.
9. **Incident (incidences)** means an unforeseen and involuntary event which results in Your failure to attend the Covered Event.
10. **Natural catastrophe(s)** means fire, named hurricane, typhoon or cyclone; flood; earthquake; tsunami; volcanic action or eruption; and / or any other natural disaster officially declared by a government agency.
11. **Pre-existing medical condition** means any ongoing medical condition or conditions which required medical treatment (including consultations or advice) within the 12 months preceding the Policy Period.

12. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
13. **Relative** means Your legally married spouse, legal civil partner, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew and first cousin.
14. **Show** means a dance, stage performance, sporting event or other entertainment held at a specific time and place.
15. **Injury or Sickness** means one which requires treatment by a Doctor and which results in You being certified by the Doctor as unfit to attend any show or concert.
16. **Theft** means the unlawful taking of Your property: (i) without Your consent; or (ii) due to threatened physical harm to You, Your spouse, civil partner and / or children under age 21; or (iii) where there are signs of forced entry.
17. **Ticket** means documentation reflecting a non-refundable, authorized entry admission for a show or concert that was purchased through Your Eligible Card, from a recognized and reputable Ticket agent or box office.
18. **Vehicle** means Your car, truck or motorcycle properly licensed under Your name for which You have permission to drive and registered to be used on public roads for private use.

II. Coverage

1. We will pay whichever of the following is lower, the face value of the Ticket or the actual amount You paid through Your Eligible Card to acquire the Covered Event Ticket as shown on the receipt, after one of the following incidences:
 - Damage to Your Permanent Residence from a house fire, Burglary or any Natural Catastrophe that requires You to be present at the Permanent Residence on the date of the Covered Event;
 - You are prevented from attending the Covered Event due to a Natural Catastrophe;
 - Your Motor Vehicle becomes inoperable while in route to the Covered Event, provided it is reported to a roadside recovery service, Your primary automobile insurer, or brought to a Motor Vehicle Repair Shop;
 - A sudden and unexpected Business trip that is required by Your employer, which results in Your not being able to attend the Covered Event;
 - You being required to serve on a jury, or You are served with a court order or a subpoena, which requires Your appearance in court on the day of the Covered Event;
 - You or Your Relative's death, unforeseen Injury or Sickness or compulsory quarantine which results in Your not being able to attend the Covered Event.

Towing Service

We will pay for towing service up to Per Occurrence limit as mentioned in the Policy Schedule if Your Motor Vehicle becomes inoperable on the day of the Covered Event, which results in Your failure to attend the Covered Event.

The Company's total liability under this benefit per claim/Per Occurrence shall not exceed the Benefit amount as mentioned in the Policy Schedule subject to the Annual Aggregate Limit.

III. Exclusions

This benefit does not provide coverage for any of the following:

1. Loss that do not occur within the Policy Period;
2. Loss caused from the cancellation or postponement of the show or concert by the organizer/Service Provider for any reason;
3. Loss due to a cancelled or rescheduled airplane flight, unless due to a Natural Catastrophe, as stated above;
4. Loss incurred from the tickets You re-sell to other people;
5. Loss arising from any pre-existing medical conditions;
6. Loss caused from intentionally self-inflicted harm, by You, and /or by Your Family or a Relative;
7. Losses as a result of Your attempted suicide;
8. Due to You, Your Family's or a Relative's pregnancy; fertility treatment or childbirth;
9. Due to Your, Your Family's or a Relative's intoxication or impairment from use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a qualified Physician;
10. Caused by You or Your Relative's illegal acts;
11. Resulting from the intentional actions of You or a Relative, or actions that You or a Relative knew of or planned;
12. Due to, or related to, a nuclear, biological or chemical event;
13. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, Chemical and biological weapons, Ionising radiation.

IV. Conditions

To be eligible for this Benefit, the following needs to be present or to have occurred:

1. The Ticket must be paid in advance by You using the Eligible Card.
2. Reimbursement of the Ticket cannot be recoverable from any other source.
3. You must make all necessary arrangements to arrive at the Covered Event on time.
4. You must take all reasonable precautions to prevent any Claim.

V. Limits Of Liability

1. **Maximum Number of Occurrences:** We will only be liable up to the maximum number of occurrences as mentioned in the Policy Schedule.
2. **Deductible:** Subject to the policy limits that apply, We will pay only that part of the Per Occurrence Limit that exceeds the Deductible amount shown in the Policy Schedule.

VI. Duties after Loss:

- a. Contact Us within 7 days of the date of the Show or Concert to report a loss;
- b. File an FIR within 24 hours of discovering a Burglary or if You are in a traffic accident;
- c. Complete, sign and return the claim form to Us with the following documents, within 15 days of the date of the Show or Concert:
 - Original unused Ticket of the Show or Concert,
 - Confirmation of loss or disaster from Your auto or homeowners insurance company, fire department or government authority; or

- Documentation from a qualified roadside service company, Motor Vehicle service / repair centre and Your primary automobile insurer on the date of the Covered Event; or
- Employer confirmation letter; or
- Court notice; or
- Doctor or hospital official statements; or
- A copy of any official FIR filed, if applicable.

Benefit 11: Extended Warranty

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **Covered Purchases** means Consumer Durables purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card, during the Policy Period. Such Covered Purchases have to be made during the Policy Period within the Territory.
2. **Consumer Durables** means that category of Products which are electronic and/or electrical domestic appliances used for domestic and personal purposes. Such category of Products includes televisions, refrigerators, air-conditioners and washing machines etc, should have usage span of minimum 3 years. This definition excludes Toys, Mobiles, Laptops, Cameras, watches and other such portable Items.
3. **Manufacturer Warranty** means the contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unfit for its intended purpose provided by the maker of the item. This includes store brand warranties provided on store brand products.
4. **Extended Warranty Period** means period of one (1) year extending beyond the Manufacturer Warranty period of minimum one (1) and upto two (2) years.

II. Coverage

Upon the expiration of the Manufacturer's Warranty, the Extended Warranty Benefit duplicates the terms of the original Manufacturer's Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and require repairs during the Extended Warranty Period. We will pay for the repair or replacement of the Covered Purchase, up to the amount charged for the item or Per Occurrence Limit, whichever is less, subject to the Annual Aggregate Limit as mentioned in the Policy Schedule

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.

III. Exclusions

This benefit does not provide coverage for any of the following:

1. Boats;
2. Motorized vehicles including airplanes, automobiles and motorcycles, and any equipment, parts or accessories
3. Land or buildings;
4. Toys, Mobiles, Laptops, Cameras, watches and other such portable Items.
5. Consumables and perishables;
6. Any customized, unique, or rare items;
7. Used, rebuilt, refurbished and re-manufactured items at the time of purchase;

8. Items purchased for resale, professional, or commercial use;
9. Items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in materials and workmanship of the item;
10. Items which carry a Manufacturer's Warranty of longer than two years;
11. Services, maintenance, repair, installation or assembly costs;
12. Any shipping or promised time frames of delivery, whether or not stated or covered by the Manufacturer's Warranty; and
13. Any costs relating to damage to Covered Products caused by accident, neglect, abuse, willful damage, vermin and insect infestation, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or Acts of God.
14. Any Item Purchased outside India or purchased from a foreign supplier who does not offer warranty in India.

IV. Conditions

1. Covered Purchases must have a minimum Manufacturer's Warranty of one (1) year in India; and cannot have greater than a maximum combined Manufacturer's Warranty and additional Extended Warranty Period of three (3) years.
2. Covered Purchases must have a valid Manufacturer's Warranty in the country of use stating the extent of cover, the period of cover, what the manufacturer will do to correct the problem and whom to contact for service.
3. At Our discretion the Covered Purchases may be repaired or replaced, or the Eligible Cardholders may receive reimbursement of the original purchase price less any rebates, discounts or rewards points*.
4. Any Servicing of the Covered Purchase must happen at the authorized Service Centre of the Service Provider who has originally sold the Covered Purchase to the Insured Person

V. Duties after a Loss:

The Eligible Cardholder must provide:

- a. Call Us within 24 hours of discovering Your loss.
- b. A signed claim form must be given no later than fifteen (15) days from the date of the loss incident. Failure to give notice within (15) days from the date of the loss incident may result in a denial of the claim
- c. a signed service request form;
- d. Eligible Cardholder's statement of account and copy of purchase receipt showing payment of the item was made entirely with the Eligible Card and/or Rewards Program;
- e. Legible copies of all warranty information including, but not limited to the manufacturer's original warranty; the store warranty; or any other applicable extended warranty.

***Eligible Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation.**

Benefit 12: Collision Damage Waiver

I. Definitions

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

1. **Bodily Injury** means physical harm to a person, caused by accident
2. **Coverage Territory** means Worldwide.
3. **Covered Rental Trip** means hire of the rental vehicle where

the period of hire shown in the rental agreement is 31 days or less and the payment of such hire charges have been made entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card, during the Policy Period.

4. **Natural Catastrophe** means flood, windstorm, lightning, fire, explosion, landslide, volcanic action, earthquake and / or tsunami.
5. **Physical Damage** means direct and accidental loss to the rented vehicle including its permanently installed equipment, caused by, collision, upset, unintended physical harm, fire, malicious mischief or vandalism, contact with a bird or animal, missiles or falling objects, or breakage of glass.
6. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
7. **Relative** means Eligible Cardholders' legally married spouse, legal civil partner, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.
8. **Rental Agreement** means the contract of hire between You and the rental company.
9. **Rental Company** means a company, or agency, fully licensed by the relevant local regulatory authority to provide rental vehicles.
10. **Rental Vehicle** means any private passenger vehicle having a value of less than or equal to the amount mentioned in the Policy Schedule, rented by You under a Rental Agreement on a daily or weekly basis and collected from the rental company within the coverage territory. Such Rental Vehicle should be for Yours's or Your Family's usage.
11. **Robbery** means the unlawful taking of Eligible Cardholders' property, by a person or person(s), by using violence or the threat of violence and who has/have caused, or threatened, physical harm to You, Eligible Cardholders' spouse and or civil partner and/or children under age 21.
12. **Special Type Rental Vehicle** means any exotic vehicle, limited production vehicle, sports car, recreational vehicle, motor home, trailer, motorcycle, moped, camper, modified or improved vehicle, off road vehicle, any vehicle with less than or more than four (4) wheels, and/or vehicle equipped with a lifting apparatus, except if designed for a disabled driver.
13. **Terrorist Act** means an Act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.
14. **War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

II. Coverage

This insurance will cover the following, up to the Eligible Cardholders' Per Occurrence and Annual Aggregate limits listed.

1. **Physical damage** - We will pay for losses to the rental vehicle You incur during a covered rental trip, caused by physical damage.

- a. We will pay for losses up to the lesser of:
 - The Deductible amount of any other insurance; or
 - Per Occurrence Limit as mentioned in the Policy Schedule.
2. Additional Benefits - We will pay You for the following charges You become responsible for during a covered rental trip:
 - We will pay no more than the per day daily rental rate of the Rental Vehicle, not to exceed the Annual Aggregate Limit as mentioned in the Policy Schedule per Policy Period, for "loss of use", while the rental vehicle is being repaired;
 - Any charges, up to the amount as mentioned in the Policy Schedule during Period, for towing the rental vehicle to the nearest authorized repair shop assigned by the rental company;
 - Any drop off charges up to amount as mentioned in the Policy Schedule during the Policy Period in the event You are hospitalized, following an accident, and are unable to return the Rental Vehicle to the nearest rental company location.

III. Exclusions

This benefit does not provide coverage for any of the following:

1. Other than those listed in "II. Coverage" of this Benefit;
2. Loss that does not occur during the Policy Period and a covered rental trip;
3. Losses arising out of the use of the Rental Vehicle outside of the coverage territory of this policy;
4. Loss arising from Bodily Injury or property damage to a third party;
5. Loss due to depreciation and diminishment of value of the rental vehicle;
6. Loss or damage to any equipment that is not permanently installed in or on the rental vehicle;
7. Loss or Damage to Your contents in the Rental Vehicle;
8. Loss from stains or other damage to the upholstery or carpet of the rental vehicle, unless the result of a covered loss;
9. Loss or Damage occurring to special type rental vehicles;
10. Losses or Damage arising out of commercial use of the Rental Vehicle;
11. Arising from any damage to property transported by You or in Your care, custody or control;
12. Loss or damage resulting from operation of the Rental Vehicle by any person other than authorized drivers specified in the Rental Agreement;
13. Loss or Damage to rental vehicles for which a Rental Agreement was not signed by You;
14. Loss or damage resulting from Your driving under the influence of alcohol, illegal drugs, narcotics, or medicines not prescribed by a medical professional;
15. Loss or damage resulting from Your driving against medical advice;
16. Loss or damage arising out of the operation of the rental vehicle in violation of the terms of the Rental Agreement;
17. Loss or damage resulting from Your driving without a valid driving license;
18. Loss or damage to the rental vehicle as a result of its fuel tank being filled with the incorrect fuel type;
19. Loss or damage caused in whole or part from carrying more than the permitted number of passengers in the Rental Vehicle;
20. Loss or damage occurring while the rental vehicle is being towed;
21. Loss or damage arising from Your operation of automobiles or other vehicles which are not rental vehicles;
22. Loss or damage arising out of the use of the rental vehicle in, or training for, racing competitions, trials, rallies or speed testing;
23. Bodily Injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
24. Loss or damage occurring while driving off public roads and / or any unpaved roads;
25. Loss or damage caused to Rental Vehicle tires;
26. Loss or damage due to natural catastrophe, an atmospheric or climatic conditions, water, wear and tear, gradual deterioration, manufacturing defects, mechanical or electrical breakdowns, or inherent vice or vermin or insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs;
27. Loss or damage due to, or related to, a nuclear, biological or chemical event;
28. Loss or damage due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, riots, strikes, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind;
29. Loss arising out of any fraudulent, dishonest or criminal act committed by You, or anyone with whom You colluded;
30. Loss caused by You, or Your relatives', illegal acts;
31. Loss that You, or Your relatives have intentionally caused;
32. Benefits payable under any uninsured or underinsured motorist law, first party benefit or no-fault law, or law similar to the foregoing in any country or territory;
33. Fines, penalties exemplary or punitive damages or any other type or kind of judgment or award which does not compensate the party benefiting from the award or judgment for any actual loss or damage sustained;
34. Any obligation for which You may be held liable under any Workers Compensation Act, disability benefits or unemployment law or any similar law.

IV. Conditions

To be eligible for claim under this Benefit, the following needs to be present or to have occurred:

1. The Rental Vehicle must have a valid and sufficient motor insurance (covering both Own Damage as well as Third Party Liability) and complying fully with the local regulations
2. Eligible Cardholder must comply with all terms and conditions by which Cardholders' Eligible Card(s) is/are issued.
3. Eligible Cardholder must submit evidence to Insurer that rental charges were paid from Cardholders' Eligible Card.
4. Claims will not be paid for expenses if they are assumed, waived or paid by the rental company or its insurers.
5. Expenses reimbursed by Your employer's insurer will not be paid.
6. In any action, suit or other proceedings where we allege

that by reason of provision of any exclusion which may be applicable, any loss or damage is not covered by this policy, the burden of proving that such loss or damage is covered shall be on You.

7. For each of the Benefits, regardless of the number of claims made individually or in aggregate, Insurer will pay up to the maximum amount Per Occurrence and per Annual Aggregate as shown on this policy
8. The Benefits provided by this Policy are in excess; this means that if, at the time of occurrence, You have other valid and collectible insurance - such as, but not limited to, homeowner's, contents', renter's, health, travel, accident or medical insurance - this Policy will only cover that amount not covered by such other insurance, up to the limits of the specific Benefit as shown in the terms and conditions.
9. We have no duty to provide Benefit under this Policy unless there has been full compliance with the duties that are detailed in each Policy Benefit.

V. Duties after Loss

In the event of a covered loss, You shall:

- a. Contact us at the contact details above, within 24 hours of Your discovery of a loss;
- b. File a FIR within 24 hours of discovering the loss;
- c. Allow us to survey Your rental vehicle, if required, if it is still in Your possession;
- d. Complete, sign and return the claim form to us with all the following documents, within 30 days of making the original claim:
 - An official FIR;
 - A repair estimate and itemized repair bill; and
 - Documentation to prove that the rental charges were paid through the Eligible Card;
 - Your original rental agreement;
 - A front and back copy of the driver's license of the person driving the rental vehicle involved in the accident, if applicable; and
 - all other relevant documents we may ask You to provide.
- e. Not settle, reject, negotiate or agree to pay any claim without our written permission;
- f. Cooperate with us in investigating, evaluating and settling a claim.
- g. Final Settlement Report or Survey Report of the primary Insurer.
- h. Other Insurance details, if any

Benefit 13: Misfuelling

I. Definitions

1. **Misfuelling Event** means the act of a Petrol Pump employee accidentally putting the wrong type of vehicle fuel into the fuel tank of your vehicle.
2. **Petrol Pump** means a facility that sells petrol and diesel fuels for motor vehicles in India.
3. **Permanent Residence** means Your usual place of residence in India, which has been declared as such to the Issuer Bank.
4. **Rental Car Company** means a company, or agency, fully licensed by the relevant local regulatory authority to provide

rental vehicles.

5. **Repair Shop** means a vehicle repair center suitably equipped and technically capable of the drainage and disposal of fuel from your vehicle.
6. **Replacement Vehicle** means a vehicle rented from a Rental Car Company costing not more than the amount as mentioned in the Policy Schedule inclusive of taxes and fee per day.
7. **Vehicle** means Your private car or motorcycle licensed under Your name and which is registered for private use.

II. Coverage

We will pay for the following expenses after a Misfuelling Event that would reasonably be believed to damage Your Motor Vehicle's engine subject to the fuel cost being paid by the Eligible Card:

- a. **Towing:** We will reimburse, You for the costs of towing Your Motor Vehicle from the place the Misfuelling event occurred to the nearest Repair Shop which shall not exceed 50 kilometres.
- b. **Taxi Fare:** We will reimburse You for the cost of taxi fare to get from the Repair Shop to Your place of Permanent Residence or an alternative destination after a Misfuelling event.
- c. **Drainage and Disposal:** We will reimburse You for the costs You incur to have Your Motor Vehicle fuel tank drained and cleaned by a Repair Shop and have the waste fuel properly disposed of by the Repair Shop.
- d. **Replacement Vehicle:** We will reimburse You for the costs of renting a Replacement Vehicle while Your Motor Vehicle is at a Repair Shop.

We will cover the above, up to the Per Occurrence and Annual Aggregate Limit listed as mentioned in the Policy Schedule. In addition, every claim will be subject to Sub-limits as mentioned in the Policy Schedule.

III. Exclusions

This benefit does not provide coverage for any of the following:

1. Losses that do not occur during the Policy Period;
2. Monetary losses other than the expenses related to the resolution of the Misfuelling Event;
3. The cost of replacement fuel;
4. Consequential loss of any kind;
5. Claims resulting from any fraudulent or intentional act by You or a Family Member;
6. Damage to the Motor Vehicle resulting from the Misfuelling Event or any other mechanical breakdown;
7. Any claim caused by or related to substances, other than Motor Vehicle fuel, entering the Motor Vehicle's fuel tank;
8. Commercial Motor Vehicles including delivery Motor Vehicles, taxis, industrial or agricultural Motor Vehicles and Motor Vehicles used for competition sport;
9. Vehicles which are no longer in accordance with the original manufacturer specifications, unless the modification was done by a certified representative recognized as such by the manufacturer;
10. Losses which are covered under any other insurance policy or roadside assistance cover;
11. Any expense other than those mentioned in the coverage.

IV. Conditions

Card Protection Policy

UIN: IRDAN108CP0003V01201920



- The Vehicle should be registered in the name of the Eligible Cardholder.
- The Eligible Cardholder has a Valid Insurance for the Vehicle
- The Vehicle must be registered as a Private Vehicle.

V. Limits of Liability

1. **Maximum Number of Occurrence:** We will only be liable up to maximum number of occurrences as mentioned in the Policy Schedule.
2. **Deductible:** Subject to the Policy limits that apply, We will pay only that part of the Per Occurrence Limit that exceeds the Deductible amount shown in the Policy Schedule.

VI. Duties After Loss

1. Call Us within 24 hours of the Misfuelling Event
2. Complete, sign and return any claims forms issued by Us within 15 days of making the original claim; and
3. Send Us copies of any invoices, receipts, Repair Shop reports received in connection with a covered loss, or any other relevant documents We may request.

PART 4: POLICY CONDITIONS

1. Individual Termination Date

An Eligible Cardholder's coverage and Benefits under this Policy shall terminate on the earliest of:

- a. the date the Eligible Cardholder no longer qualifies as an Eligible Cardholder;
- b. the date the Eligible Card is determined to be ineligible by the Issuer;
- c. the date the Issuer ceases to participate in the Policy; or
- d. the date the Policy is terminated.

The Company shall not be liable for any claim incurred post such individual termination date.

2. **Admissibility of Claim:** any claim to be admissible under this Policy, the Date of loss should be within the Policy Period unless otherwise provided.
3. **Payment of Claims:** All payments to be made by the Insurer shall be paid to Eligible Cardholders in the Territory and such payments shall be subject to the laws and regulations then in effect in the Territory. Any Claim paid under one Benefit will not be payable under any other benefit. We shall be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time.
4. **Condition Precedent** for any liability to arise under this Policy. It is a pre-condition that the Eligible Card holder should have made at least one valid transaction on the Eligible Card in the <<XX>> days preceding the date of loss. *(The Insurer may delete this condition at its discretion.)*
5. **Burden of Proof:** It is the responsibility of the Eligible Cardholder to provide the Insurer with sufficient proof pertaining to the loss for the assessment of the claim.
6. **Legal Rights:** You will cooperate with Us and help Us to enforce any legal rights You or We may have in relation to Your claim.
7. **Territorial Jurisdiction:** All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.
8. **Compliance with Terms and Conditions:** Policyholder/Your

and/or Your Family's and/or Your Domestic Staff's compliance with the terms and conditions of this Policy, in so far as these require anything to be done by Policyholder/You and/or by Them or complied with by Policyholder/You and/or Them, is a condition precedent to Our liability. In the event of any breach, We may repudiate any liability for Your claim.

9. **Mis-representation, Fraud or non-disclosure of material facts:** We will not be liable to pay under the Policy if any Mis-representation, Fraud or non-disclosure of material facts is noted at the time of claim or otherwise, whether by Policyholder or You or anyone acting on behalf of Policyholder or You, and Policy will be void ab-initio without any premium refund.
10. **Policy Currency:** All payments under this Policy will only be made in Indian Rupees.
11. **Electronic Transactions:** You agree to comply with all the terms and conditions of electronic transactions as You shall prescribe from time to time, and confirm that all transactions effected facilities for conducting remote transactions such as the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and Claim related details, shall constitute legally binding when done in compliance with our terms for such facilities.
12. **Cancellation/Termination of the Policy:**

- a. Policyholder may cancel this Policy by giving Us 15 days written notice and We shall then refund a portion of the premium on Refund % as mentioned below. However, if You have made any claim on this Policy before the cancellation date then no refund of premium will be given.

Policy Period	Refund %
0 to 3 months	60%
3 Months to 6 months	30%
More than 6 months	0%

- b. We may cancel this Policy by giving You 15 days written notice and We shall then refund a pro-rata portion of the premium for the remaining Policy Period.
13. **Reasonable Care:** The Policyholder/ Eligible Cardholder shall take all reasonable steps to safeguard the interests against any situation that may give rise to a Claim.
 14. **Records to be maintained** The Policyholder/ Eligible Cardholder shall keep an accurate record containing all relevant medical records and shall allow the Company or its representative(s) to inspect such records. The Policy holder/ Eligible Cardholder shall furnish such information as the Company may require under this Policy at any time during the Policy and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all Claims under this Policy.
 15. **Terms and conditions of the Policy:** The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.
 16. **Arbitration:**
 - If any dispute or difference shall arise as to the quantum to be paid under this Policy, liability being otherwise admitted, such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties or if they cannot agree upon a single arbitrator within One (1) month of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/ difference and the

third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

- It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, if The Company have disputed or not accepted liability under or in respect of this Policy.
- 17. Contribution:** If at the time of the happening of any loss or damage covered by this Policy there shall be subsisting any other insurance of any nature whatsoever covering the same, whether effected by the Policyholder/Eligible Cardholder or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage. This Clause shall not be applicable on Benefit 1: E-commerce Purchase Protection, Benefit 8: Mobile Phone Protection, Benefit 9: Home Contents and Benefit 12: Collision Damage Waiver.
- 18. Subrogation:** Unless specifically and separately stated in the schedule, the Policyholder/Eligible Cardholder and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any right and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Policyholder's/Eligible Cardholder's indemnification by the Company.
- 19.** Please note, there may be additional information requested at times in order to process the Insured Person's Claim. It is the Insured Person's responsibility to provide this information or the Claim may not be processed. For assistance with filing a Claim, please contact the numbers listed below.

- a. **Notice of Claim:** It is condition precedent to Our liability hereunder that written notice of Claim must be given by the Insured Person to The Company within the respective number of days as specified under each Benefit, after an actual or potential Loss begins. Failure to furnish such intimation within the time required shall not invalidate nor reduce any Claim if the Insured Person can satisfy The Company that it was not reasonably possible for the Insured Person to give proof within such time. The Company may relax these timelines only in special circumstances and for the reasons beyond the control of the Insured Person. To file a Claim, Call The Company at the 24x7 Toll free number or provide written intimation to make a Claim within 15 days of discovering or send a Claim notification to:

Tata AIG General Insurance Company Limited.

15th Floor, Tower A,
Peninsula Business Park,
GK Marg, Lower Parel
Mumbai, INDIA 400 013

24X7 Toll Free No: 1800 266 7780

Fax: 022 6693 8170

Email: customersupport@tataaig.com

- b. The Insured Person is required to cooperate with The Company in investigating, evaluating and settling a Claim.
- c. In the event the Claim is not settled within 30 days, The Company shall be liable to pay interest at a rate, which is above the Bank rate from the date of receipt of last relevant and necessary document from the Insured/claimant by The Company till the date of actual payment.

PART 5: GRIEVANCE LODGMENT STAGE

We are committed to extend the best possible services to you.

1. Complaint

- i. However, if You are not satisfied with our services and wish to lodge a complaint, Kindly
- email the customer service desk at customersupport@tataaig.com or
 - call our 24X7 Toll free number 1800-266-7780
- ii. After examining the issue, We will send our response within 10 days from the date of receipt of the complaint by us. In case the resolution is likely to take longer time, We will inform you of the same through an interim reply.

2. Escalation Level 1

In case you do not receive a resolution within 10 days or if the resolution still does not meet your expectations, You can write to manager.customersupport@tataaig.com. We will send our response within a period of 8 days from the date of receipt at this email id.

3. Escalation Level 2

In case You do not receive a resolution within 8 days or if the resolution still does not meet your expectations, you can write to Head - Customer Services at head.customerservices@tataaig.com. We will send You our final response within 7 days from the date of receipt of your complaint on this email id.

4. Ombudsman

If You do not receive a response from us within one month or are not satisfied with our reply, You may approach the nearest Insurance Ombudsman under the Insurance Ombudsman Scheme.

Names of Ombudsman and Addresses of Ombudsman Centres

Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District
AHMEDABAD - Shri Kuldip Singh	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu. Date of Taking Charge: 03/10/2019
BENGALURU - Smt. Neerja Shah	Office of the Insurance Ombudsman, Jeevan Soudha Building No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka. Date of Taking Charge: 23/04/2018

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BHOPAL - Shri Guru Saran Shrivastava	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh. Date of Taking Charge: 24/05/2018	HYDERABAD - Shri I. Suresh Babu	Office of the Insurance Ombudsman, 6-2-46, 1st floor, “Moin Court”, Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry. Date of Taking Charge: 11/06/2018
BHUBA NESHWAR - Shri Suresh Chandra Panda	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa. Date of Taking Charge: 11/09/2019	JAIPUR - Smt. Sandhya Baliga	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	Rajasthan Date of Taking Charge: 13/04/2018
CHANDIGARH - Dr. Dinesh Kumar Verma	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh. Date of Taking Charge: 16/04/2018	ERNAKULAM - Ms. Poonam Bodra	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry. Date of Taking Charge: 07/11/2018
CHENNAI - Shri M. Vasanth Krishna	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry). Date of Taking Charge: 03/05/2018	KOLKATA - Shri P. K. Rath	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands. Date of Taking Charge: 30/09/2019
DELHI - Shri Sudhir Krishna	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi Date of Taking Charge: 12/09/2019	LUCKNOW -Shri Justice Anil Kumar Srivastava	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang,
GUWAHATI - Shri Kiriti .B. Saha	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. Date of Taking Charge: 02/05/2018			

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		<p>Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p> <p>Date of Taking Charge: 11/09/2019</p>	<p>PUNE - Shri Vinay Sah</p> <p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p> <p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region. Date of Taking Charge: 03/12/2019</p>
<p>MUMBAI - Shri Milind A. Kharat</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p> <p>Date of Taking Charge: 04/05/2018</p>	<p>As per Regulation 17 of IRDA of India (Protection of Policy holders Interest) Regulation 2017.</p> <ol style="list-style-type: none"> No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.
<p>NOIDA - Shri Chandra Shekhar Prasad</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam bodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p> <p>Date of Taking Charge: 17/09/2019</p>	
<p>PATNA - Shri N. K. Singh</p>	<p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p> <p>Date of Taking Charge: 09/10/2019</p>	