

## Terms & Conditions

- This insurance comes to you at no extra cost.
- Claim has to be reported by the card holder within 15 days from the date of issue of statement containing the disputed counterfeit transaction. To report and for details on these covers, call the ICICI Lombard Customer Care
- This policy covers transactions up to the amount of ` 50,000
- PIN based and password based transactions are not covered under this policy Cover  
Type of insurance ( table)
- Applicable only when the tickets have been purchased using the Rubyx Credit Card . Also , the cover is applicable only for primary cardholders

Insurance Cover	Amount Covered
Personal Accident Insurance (Air) - Primary Cardholder * This cover is available for Cardmembers upto the age of 69 and is applicable both in India and overseas. 100% benefit available in case of death or total and permanent disablement (As decided by Insurance company)	1 Cr
Baggage Insurance * Valid in India and Nepal (against damage) excluding cash and jewelry Applicable only if claim exceeds Rs.2,500. * For International Travel only	Upto Rs. 25000
Loss of Travel Documents * In case of theft, it should be reported to appropriate police authority within 24 hrs of discovery. * For International Travel only	USD 500
Loss of Checked Baggage * Available on baggage checked by international airline for an international flight. * For International Travel only	USD 1200
Delay in Receipt of Checked Baggage * Available on delay of more than 12 hours from scheduled arrival time when baggage checked by international airline on an international flight. * For International Travel only	USD 300 in excess of 12 hours
Missing flight use to Tran-shipment * Applicable if there is no international flight in the next 6 hours after late arrival by an international flight on an international airline. * For International Travel only	USD 300
Plane Hijacking * Applicable on hijacking of international flight of an international airline up to a maximum of 12 hours starting from 12 hours of custody. * For International Travel only	USD 250 per hour upto max of 12 hours
Delay in Flight * Applicable if international flight of an international airline of 12 hours boarded by customer arrives after 12 hours of scheduled arrival time. * For International Travel only	USD 250 in excess of 12 hours
Limited Lost Card Liability Pre-reporting (48 hours)	NA
Lost card liability Post-reporting	Rs 50,000 - 2 days pre and 7 days post