

## TRAVEL CARD PACKAGE INSURANCE POLICY

### Preamble

ICICI Lombard General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Insured named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Insured as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts, that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

### PART I OF THE SCHEDULE

**Policy No. 4049/72244503/07/000**

**Issued at: Mumbai**

1. Name of the Bank : ICICI Bank Limited
2. Insured Persons : Travel Card Holders of ICICI Bank Limited
3. Mailing address of the Insured : ICICI Bank Limited  
Autumn Estate  
Chandivali  
Mumbai – 400072  
Maharashtra
4. Period of Insurance : From: 00:00 Hours of 28/02/2019  
To Midnight of 27/02/2020

### 5. Benefits under the Policy

Covers - SI	Currency	Sum Insured	Sum Insured (in INR)
PA - Air Accident	INR	1,000,000	1,000,000
Missing Of Connecting International Flight During Transit	\$	300	18,000
Loss Of Passport And Travel Related Documents (Visa, Tickets, Etc.)	\$	500	30,000
Plane Hijacking	\$	3,000	180,000
Delay of Checked-in Baggage	\$	300	18,000
Loss Card Reporting / Counterfeit Cards	INR	200,000	200,000

## 6. Terms and Conditions

### General conditions

- All the mentioned coverages are valid only for the duration of trip
- Trip, here, is defined as the period starting from the point the insured person leaves his residence for his scheduled flight and continues during the entire journey and ends when the insured person reaches his residence / office from the place of start
- The insurance cover is valid only up to the mentioned number of cards. Any increase in no of cards, additional premium to be paid via endorsement
- Gross Negligence is not covered
- Any claim due to deliberate breach of law would not be payable.
- Intimations of claims will be taken into consideration only up to 1 year starting from the end of policy period.

### Personal Accident (Air)

- Pilots, armed forces, police, air crew are not covered while on duty. It is covered only for the trip which is not the part of his/her professional duties
- In the event of air accidental death, the claim would be payable only if the same is reported to the call centre within 90 days from the date of accidental death
- Claim is payable only once irrespective of number of cards held by customer at the time of incidence.

### Delay of Checked in Baggage

- Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight
- Geographical Limit – Worldwide
- A non-delivery certificate or PIR must be obtained immediately from the International airline which must be submitted to the Company in the event of a claim hereunder.
- No compensation certificate from International airlines to be submitted at the time of claim
- Claimant should provide the invoices of basic essential items purchased during the event
- Claim to be intimated to ICICI Lombard within 30 days of incidence

### Missing of connecting international flight

- Benefit paid if the Insured misses or fails to take a connecting international flight of an international Airline due to the delay in arrival of another international flight, in which the Insured is travelling, beyond 6 hours of the schedule arrival time.  
The Company shall be liable to pay the claim under this Section only if:
  1. The Insured has actually boarded the first international flight.
  2. Connecting international flight's Schedule departure timing is at least 6 hours after the schedule arrival of the first international flight
- Claim to be intimated to ICICI Lombard within 30 days of incidence

### Loss of Passport/Docs

- In case of loss of passport, actual expenses incurred by the card holder to be covered for obtaining duplicate passport/personal documents in the course of his/her air travel in event of a loss
- Claim to be intimated to ICICI Lombard within 30 days of incidence

### **Plane Hijacking**

- Insured will be compensated in the event the international flight by an International airline wherein the Insured is travelling is hijacked, and Insured has not been released before 12 hours by the hijackers
- Claim to be intimated to ICICI Lombard within 30 days of incidence

### **Loss card Liability**

- The sum insured limit will be restricted to the credit limit under each card.
- PIN based transaction (ATM, Telephone) are not covered
- Fraudulent Counterfeit and Internet transactions are covered
- Pre-Delivery Fraud and loss of card in transit is not covered
- Terrorism is not covered
- Any claim due violation of law is not payable.
- For lost card liability: Claim has be reported by bank to ICICI Lombard upto 10th of every month for all the claim reported to ICICI Bank in previous month
- Extent of Coverage would be loss/damage upto a maximum of 7 days from the first date of loss/theft of card
- FIR to be mandatorily submitted in case of Lost card. For counterfeit cases happened in foreign location, instead of FIR, bank's investigation report of bank can be accepted.

#### **(a) Counterfeit Cards**

- Skimming - Any Fraudulent Use of a Bank Card(s) where property, labor or services are sold and delivered by a merchant to an individual purporting to be the cardholder using telephone, fax machines, postal services or a computer based system or network
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's Knowledge
- Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank named in Part I of the Schedule.
- Claim has be reported by bank to ICICI Lombard upto 10th of every month for all the claim reported to ICICI Bank in previous month
- Extent of Coverage would be loss/damage upto a maximum of 7 days from the first date of loss/theft of card


#### **(b) Online Fraud Protection**

- Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen/clone cards
- Phishing/ account takeover - Any fraudulent loss or damage arising due to Information obtained by Unauthorized Access to sensitive information such as usernames, passwords and any card details by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Insured or the Insured's Bank Card processor.
- The policy covers all online fraudulent utilization of Travel Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank
- Covers Liability arising out of any loss or damage of Card transactions using the authorized PIN issued to the Cardholder by the Bank
- Password based transactions are not covered.
- The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:
  - 1.) Loss incurred by the cardholder because of misuse of travel card at any site not having authorized VeriSign Security status or any other equivalent security status at any point in time for the entire period of the insurance.

- 2.) Any failed/ duplicate/ declined transactions by host website/ authorized bank
  - 3.) Any errors made by the host Website/ authorized bank. (for sites not having authorized VeriSign security status)
- Claim has to be reported by bank to ICICI Lombard upto 10<sup>th</sup> of every month for all the claim reported to ICICI Bank in previous month
  - Extent of Coverage would be loss/damage upto a maximum of 7 days from the first date of loss/theft of card

Subject otherwise to terms and conditions of Credit Card Package Insurance Policy Attached.

Signed for and on behalf of **ICICI Lombard General Insurance Company Limited**, at **Mumbai** on this date **MARCH 08, 2019**.



**Mr. Sanjay Datta**  
**Authorized Signatory**

**GSTIN Reg. No** : 27AAACI7904G1ZN

**IL GIC GSTIN Address**: Ground, First and Second Floor, ICICI Lombard House, 414 Veer Savarkar Marg, Prabhadevi, Mumbai 400025 Maharashtra

**Policy shall stand cancelled ab initio in the event of non-realization of the premium.”**