CUSTOMER INFORMATION SHEET
CONSUMER PAYMENT PROTECTION PACKAGE POLICY

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions

Sl No	Title	Description	Policy/ Clause Number
1	Product Name	CONSUMER PAYMENT PROTECTION PACKAGE POLICY	Part I of the schedule – Generic details
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN115RPMS0014V01202526	
3	Structure	Indemnity/ Benefit	NA
4	Interests Insured	Cards holders 1. Credit Card 2. Debit Card 3. ATM Card 4. Forex Card 4. Gift Cards 5. UPI Accounts 6. Banks Accounts 7. Mobile Wallets	Part I of the schedule – Generic details
5	Sum Insured / Motor Insured Declared Value Scope	Rs. <Totalsuminsured> -Sum insured is the amount shown in the policy schedule and represents our maximum liability for each cover or part of cover and for each loss as applicable. -Basis of arriving at Sum Insured: Reinstatement value / Market value	Part I of the schedule – Benefits under the policy

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New Linking Road, Malad (West)
Mumbai - 400 064

CIN: L67200MH2000PLC129408
Registered Office Address:
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai 400 025

UIN : IRDAN115RPMS0014V01202526
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
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Website : www.icicilombard.com

6	Policy Coverage	**Section 1. Unauthorized transaction cover/Email Spoofing & Phishing/SIM Hijacking/Cloning/Onlineshopping.** **Covers financial losses against the frauds on Cards:** **This provides the coverages against the unauthorised financial transaction done on cards** UNAUTHORIZED TRANSACTION COVER - OTHER THAN CARDS - **This provides the coverages against the unauthorised financial transaction done on UPI / Digital wallet / Bank accounts** **Section** 2**.PersonalAccident**: Covers Personal accident death, Permanent total disability, Permanent partial disability, Temporary total disabilit Other Covers under Personal Accident covers: Medical expenses arising out of Road and / or rail accident: It covers any expenses occurred during road / rail accident. Credit Shield Liability: Covers against the outstanding credit card bill in case of accidental death **Section** 3. **Baggage Cover**: Covers Loss of checked in baggage, Damage of baggage during transit, Delay of checked in baggage, Loss of travel documents, Loss of valuables including money. **Section** 4. **Travel Protection**: Travel protection includes multiple covers like: i. Hijack distress Compensation: It covers the insured against the Plane hijack. ii. Missed connecting common carrier/ public carrier: Covers in case of failure of the Insured to access the connecting flight/connecting journey through Common Carrier/ Public Carrier as per schedule, any time during the Trip iii. Common carrier/ public carrier delay: Compensates in case the departure of the scheduled common carrier/ Public Carrier is delayed by more than the specified duration in policy	Part I of the schedule – Benefits under the policy

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		iv. Trip cancellation: Compensates the loss arising out of cancellation of the trip due to unexpected events v. Repatriation of remains: In the event of insured's death we will reimburse the Nominee, the costs incurred for transporting the remains of the deceased Insured back to the Country/Place of Residence. vi. Medical evacuation: Covers Reasonable and Customary Charges, incurred for an ambulance or any other Emergency transportation and evacuation services vii. Emergency medical treatment (Reimbursement Basis only): Covers the medical expenses if the Insured Person fall ill during his/ her trip and require immediate medical treatment **Section** 5. **Miscellaneous Covers**: It has the various covers like Purchase protection, Key replacement, Price protection. i. Purchase protection: Covers the loss or damage of asset purchased by insured against Fire and Burglary. ii. Key replacement: Covers the insured for the cost of replacing your residence and/or your vehicle keys, which are lost or stolenIII. Home protection while insured is away: Covers the damage, disappearance or destruction of the Insured Person's furniture, clothes, electrical and electronic items due to burglary at his/her residence.	
7	Add-on Cover	Section 1 Cover 1: The insured has the options to avail the below extensions along with the Unauthorised transaction through cards: i. Payment made on mirror sites: Covers the monetary loss on account of payments made by the insured on mirror sites designed to fraudulently lead card/account holders to transfer money to wrong account. ii. Increased SI for midnight transactions: The limit per card for these midnight transactions cover would be 2 times of sum insured limit per card. iii. Breach of second level authorisations: covers the monetary loss to card/account holders on transactions that have taken place after successful second level Authorization, but the end user has not	Part I of the schedule – Extensions offered in the policy

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		carried out this transaction *iv.* Vishing The policy will indemnify the direct financial loss resulting from an unauthorized and fraudulent transaction through Vishing, provided they are unrecoverable from any other sources. The overall liability of the Company shall be restricted to maximum of the Sum Insured Section 1 Cover 2: The insured has the options to avail the below extensions along with the Unauthorised transaction other than cards: i. Payment made on mirror sites: Covers the monetary loss on account of payments made by the insured on mirror sites designed to fraudulently lead card/account holders to transfer money to wrong account. ii. Increased SI for midnight transactions: The limit per card for these midnight transactions cover would be 2 times of sum insured limit per card. iii. Breach of second level authorisations: covers the monetary loss to card/account holders on transactions that have taken place after successful second level Authorization, but the end user has not carried out this transaction *iv.* Vishing The policy will indemnify the direct financial loss resulting from an unauthorized and fraudulent transaction through Vishing, provided they are unrecoverable from any other sources. The overall liability of the Company shall be restricted to maximum of the Sum Insured *Section 1 cover 3: Pre-Delivery Fraud* Any financial loss arising out of Cards lost in transit/ wrong delivery before its eventual receipt by the original Card holder. (Transactions happening only up to **60** days from date of dispatch as recorded in systems) Section 2: In addition to the personal accident, the insured has the option to avail the below extensions: i. Child benefit cover – lump sum amount will be paid to the Insured's surviving dependent children ii. Child education grant – lump sum amount will be paid to the Insured's dependent children for their	

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		education iii. Daughter marriage expenses– lump sum amount will be paid to the Insured's dependent daughter child for the marriage **Assistance Services**: i. Emergency Hotel, Travel and Cash assistance: Assistance for Travel and hotel accommodation and cash arrangement on the loss of cards. ii. Assistance for blocking Sim card and Mobile phone: Assistance for blocking SIM Card on loss/theft of Mobile Phone(s)/SIM iii. Valuable Document Registration & Replacement: Reimbursement of expenses incurred in obtaining/replacing documents stolen/lost along with the Insured Person's wallet.	
8	Loss Participation	Not Applicable	NA
9	Exclusions	The Company shall not be liable for: 1. Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection herewith. 2. Any damage arising from or in consequence of requisition by or under the order of any Public authority. 3. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. 4. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation of or contention by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components. 5. Damage caused by wear and tear or depreciation. 6. Loss of interest, consequential loss, delay, loss of market. 7. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional	Part II of the schedule – General Exclusions Applicable to all Sections of Policy

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		sports persons, Adventure Sports unless declared beforehand and necessary additional premium paid 8. Any claim arising out of accidents that the Insured Person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol). 9. No claims will be paid for losses arising directly or indirectly from or if engaging in any criminal or illegal act (For coverage specific exclusions, kindly refer the policy schedule)	
10	Special Conditions and Warranties (if any)	Cards, digital wallet and bank accounts should be active as per the issuer's Bank	Part II of the schedule – General condition

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11	Admissibility of Claim	Upon the happening to an event giving rise or which may give rise to a claim: a) The Insured or his representative shall forthwith give notice to the Company with full particulars.A claim in writing shall also be delivered by the Insured at his/her own expense to the Company with detailed particulars and proofs, explanation, statement of witnesses as may be required together with particulars of other insurance covering the same risk. b) In the event of a claim under this policy, all certificates, information, and evidences or otherwise required by the Company shall be furnished at the expenses of the Insured or his/her legal representative/ assignee and shall be in such form and of such nature as the Company may prescribe. The claim will be paid as per the below calculation: 1. For Personal accident and benefit related cover – The claim will be 100% of the Sum insured. 2. For Indemnity related covers, the claim will be paid on actual loss or maximum of Sum insured, whichever is less	Part II of the schedule - Claim Procedure Applicable to all Sections of Policy Claim Requirements

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12	Policy Servicing - Claim Intimation and Processing	Claim Procedure Applicable to all Sections of Policy Claim Requirements Upon the happening to an event giving rise or which may give rise to a claim: a) The Insured or his representative shall forthwith give notice to the Company with full particulars. A claim in writing shall also be delivered by the Insured at his/her own expense to the Company with detailed particulars and proofs, explanation, statement of witnesses as may be required together with particulars of other insurance covering the same risk. b) In the event of a claim under this policy, all certificates, information, and evidences or otherwise required by the Company shall be furnished at the expenses of the Insured or his/her legal representative/ assignee and shall be in such form and of such nature as the Company may prescribe. b)a) Immediate action must be taken to minimise loss and avoid interruption or interference with the Business or Profession and to prevent further damage or injury. c)b) FIR / police complaint Copy wherever applicable Every letter, claim, writ, summons, process information or any verbal notice of claim shall be forwarded to the Company by the Insured upon receipt . The Insured shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. Claim Control a) The Company shall have sole control of all claim procedures and settlements. b) No admission offer, payment, or indemnity shall be made or given by or on behalf of Insured without Company's written consent. c) The Company shall have full discretion in conduct of any proceedings and in settlement of any claim, and the Insured shall give all such assistance and information as the Company may require.	Part II of the schedule - Claim Procedure Applicable to all Sections of Policy Claim Requirements

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		In the event of any claim being in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on behalf of Insured to obtain any benefit under this policy or if any loss or damage is occasioned by the wilful act or with the connivance on Insured, all benefits, under this Policy shall be forfeited. If at the time any claim arises under this Policy, there shall be in force any other insurance covering the same property, interest or liability, the Company shall not pay more than its rateable proportion of such claim . This shall not apply to Sections I(PA and Medical related coves) of this Policy . Claim Clause/ Settlement of Claim Claim Intimation: Connect with us via: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, on our website: https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx. Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence. 2) File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions. 3) Surveyor Appointment: Surveyor will be appointed within 24 hours of intimation of claim. 4) Documents:. List of documents which are relevant if any to the claim assessment are as below: 1. Claim bill / Claim Form duly filled up 2. Photographs / Video of damaged property/item under claim 3. Document/s in support of admissibility of the claim, for instance, Service Engineer's Report, Fire Brigade Report, etc. 4. FIR / Final Police investigation report wherever applicable 5. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed. 6. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim	

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7. Offer for retention of salvage, if any
8. KYC / NEFT Details as per AML guidelines
9. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate
10. Any other document which may be specified by the surveyor post completion of initial survey

5) Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor

6) Salvage: The amount that is assessed which the damaged asset will fetch in the open market (wherever applicable).

7) **Turnaround Time (TAT):** Assessment sheet /Survey report will be furnished within 15 days of appointment of surveyors, wherever applicable In case of coverages other than health, Claim will be decided within 7 days of receipt of the intimation / assessment sheet / survey report, as applicable. In case of health coverages, the claim for reimbursement will be settled within 15 days of intimation:

Contact details for Policy Servicing and Claim Intimatic

- Toll free number: 1800 2666
- Website: www.icicilombard.com
- Email: customersupport@icicilombard.com
- Turn Around Time(TAT) for claim settlements- We w policy in accordance with the provisions of IRDAI's (P Interests, Operations and Allied Matters of Insurers) R
- For details of Company officials kindly visit our websi officials kindly visit our website https://www.icicilombar
- Escalation Matrix: Click here or Scan below Escalatic

For Assistance, related services please refer the numb certificate.

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13	Grievance Redressal and Policyholders Protection	Protection of Policyholders Interests: 1. To ensure fair treatment of prospects at the stage of solicitation and sale of insurance policies. 2. To ensure that interests of policyholders are protected, and the conduct of the insurer and distribution channel are not prejudicial to the interests of policyholders. 3. To ensure that insurers follow prudent practices on management of risks arising out of outsourcing with a view to preventing negative systemic impact and to protect the interests of the policyholders. To ensure sound and responsive management practices for effective oversight and adequate due diligence with regard to outsourcing of activities by insurers. Click here or Scan below QR Code for details of the Grievance Redressal Officer, Process and Details of Insurance Ombudsman, and link to Bima Bharosa Portal. 	Part III of the Schedule - Grievances
14	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period.) Material information -	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date (Signature of the Policyholder)

Note: *In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.*

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