EMI SURAKSHA

CUSTOMER INFORMATION SHEET

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

SI No	Title	Description	Policy/ Clause Number
1	Product Name	–EMI Suraksha	Part I of the schedule
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN115RPMS0020V01202627	
3	Structure	Indemnity/Benefit	NA
4	Interests Insured	Section A: Loss of Job Section B: Cyber Frauds Section C: Home Protect Section D: Business Shutdown Section E: Family Emergency Section F: Trip Cancellation Section G: Event Cancellation Section H: Broken Bones Benefit	Part I of the schedule – Under Point 6
5	Sum Insured	As per Policy Schedule	Part I of the schedule – Under Point 8
6	Policy Coverage	**Section A: Loss of Job** In case of involuntary unemployment due to merger, acquisition, cost-cutting, or downsizing, or due to an injury or illness during the policy period, the amount mentioned in the Policy Certificate will be paid for each completed month of continuous unemployment, as defined in the policy schedule. **Section B: Cyber Frauds** In case of a direct financial loss due to unauthorized and fraudulent use by a third party, we will pay the Sum Insured under this benefit, provided the loss amount exceeds the limit specified in the Policy Certificate and is after the defined waiting period.	Part II Scope of Cover Section A Section B

		This applies to fraudulent use of: ▪ Bank accounts with banks operating in India ▪ Credit/Debit cards issued by banks operating in India ▪ UPI and mobile wallets operating in India ▪ Travel cards issued by banks operating in India The cover includes losses from online transfers, purchases, withdrawals, as well as card counterfeiting or skimming, provided the amount is not recoverable from any other source as per banking regulations.	
		Section C: Home Protect For an additional premium, this cover provides a payout up to the Sum Insured mentioned in the Policy Certificate in case of physical loss, damage, or destruction to the insured home building or household contents due to unforeseen events during the policy period, provided the loss amount exceeds the value specified in the Policy Certificate. The cover includes the following events: • Fire • Lightening • Explosion/Implosion • Riot, Strike and Malicious damage • Earthquake • Storm, Cyclone, Typhoon, Flood and Inundation • Subsidence and landslide including rockslide This cover applies only when the insured home building is used for residential purposes by the insured and their family.	Section C
		Section D: Business shutdown cover This cover provides a payout up to the Sum Insured mentioned in the Policy Certificate in case of physical loss, damage, or destruction to insured shops or SMEs (manufacturing, service, or trading) due to unforeseen events during the policy period, resulting in a business interruption for the minimum number of days (3/5/7/10/15/30) as specified in the Policy Certificate.	Section D

		The cover includes the following events: • Earthquake • Storm, Cyclone, Typhoon, Flood and Inundation • Subsidence and landslide including rockslide • Fire • Lightening • Riot, Strike and Malicious damage	
		Section E: Family Emergency For an additional premium, this cover provides financial support to your loved ones with a fixed payout in case of unforeseen events affecting you or a named family member during the policy period. The cover includes: 1. Accidental death 2. Permanent total disablement 3. Illness resulting in hospitalization for minimum number of days as mentioned in policy	Section E
		Section F: Trip Cancellation For an additional premium, this cover reimburses financial losses if a trip is cancelled before departure due to unexpected events, as specified in the Policy Certificate. The cover applies in the following situations: ▪ Illness or injury of the insured or an immediate family member requiring hospitalization for at least 48 hours ▪ Death or imminent death of an immediate family member due to an unforeseen illness or injury ▪ Natural calamities (unknown at the time of policy purchase) such as floods, earthquakes, cyclones, or similar events at the place of residence, departure city, or any planned destination ▪ A terrorist attack occurring at the place of residence, departure city, or a planned destination within 15 days prior to departure	Section F

		▪ Loss of passport due to theft, robbery, or burglary, where a new passport is not issued before the travel date (applicable only for international travel) Subject to the limits mentioned in the Policy Schedule, the cover includes: ▪ Non-recoverable expenses paid in advance for travel and accommodation ▪ Applicable cancellation charges for travel and accommodation bookings **Section G: Event Cancellation** In consideration of the premium, the Company shall indemnify the Insured against insured expenses irrevocably incurred by the Insured due to cancellation/postponement of the insured event caused by: ▪ Death of Insured or their named person(s); ▪ Personal injury, temporary or permanent, that makes the Insured or their named person(s) unable to appear at the insured event; ▪ Illness requiring hospitalization of the Insured or their named person(s), which prevents the insured event from taking place; ▪ Fire, lightning, riots, strikes, malicious damage, storm, cyclone, flood, inundation, or earthquake. The Sum Insured will be payable as per the waiting period defined in the policy certificate. **Section H: Broken Bones Benefit** If an insured person suffers an injury due to an accident during the policy period that directly results in a fracture, a percentage of the Sum Insured (as specified in the Policy Certificate) will be paid, based on the type of fracture as defined in the policy table.	Section G Section H
7	Add-on Cover	No add-on covers are applicable under this policy.	NA
8	Loss Participation	As defined in the policy schedule.	Policy Schedule point 7 NA

9	Exclusions	**Exclusions: Section A** We shall not be liable to make any payment for any claim under Section A of this Policy, directly or indirectly, caused by, arising from, or in any way attributable to any of the following: ▪ Involuntary unemployment due to merger, acquisition, cost-cutting, or downsizing occurring prior to the Risk Inception Date or arising within the waiting period as mentioned in the Policy Certificate. ▪ Any involuntary unemployment of the insured attributed to any act of a criminal nature and/or disciplinary action. ▪ Unemployment from any occupation or job that is casual, temporary, seasonal, or contractual in nature, or where the insured is not on the direct payroll of the employer. ▪ Any voluntary unemployment, self-resignation, or voluntary retirement. ▪ Any unemployment arising out of closure, shutdown, or insolvency of the organization or entity where the insured is employed. ▪ Any involuntary unemployment or suspension of the insured at their primary occupation which is temporary in nature. ▪ Any unemployment from any occupation or job in which no salary or remuneration was ever provided to the insured. ▪ Any unemployment occurring while the insured, who is a salaried individual, is still under probation, including unemployment resulting from non-confirmation of employment by the employer during or after the probation period. ▪ Any suspension of the insured from their primary occupation on account of any pending enquiry conducted by the employer or a public authority. ▪ Any unemployment due to non-extension of maternity or paternity leave, either as per the Maternity Benefit Act, 1961 (as amended from time to time) or as per the employer's internal policy in force at the time of merger, acquisition, cost-cutting, or downsizing.	Part II of the schedule Part II Section A Exclusion section

		▪ Any unemployment due to any strike or labour disturbance in which the insured is directly or indirectly involved. ▪ Any reasonable belief that the insured was aware that such loss of income was likely to occur at the time of the Risk Inception Date, whether or not any official communication was provided. ▪ Withdrawal of an offer of employment by an employer. ▪ Any consequential or indirect loss. **Exclusions: Applicable to Section B** This policy does not cover claims directly or indirectly caused by or arising from: ▪ Failure to take reasonable precautions to safeguard personal information, bank accounts, credit/debit cards, mobile wallets, or internet communication ▪ Facts or circumstances known, or that could have reasonably been foreseen, prior to the inception of this Policy and which may lead to a claim ▪ Any loss that is reimbursed or reimbursable by a bank or credit organization for fraudulent transactions ▪ Any legal proceedings that commenced prior to the inception of this Policy ▪ Business activities (including but not limited to e-trading or blogging where remuneration or benefits are received), occupation, or political affiliations ▪ Any unexplained loss or mysterious disappearance ▪ Losses arising from phishing, vishing, or email spoofing ▪ Any consequential loss or damage, including loss suffered by any third party ▪ Losses arising from the theft, disappearance, loss of value, or inaccessibility of any cryptocurrency ▪ Any damage to or destruction of tangible property, including any loss of use ▪ Any loss or damage resulting from the physical loss or theft of a computer system or mobile device, including	Part II Section A Exclusion section B

		any unauthorized or fraudulent use of bank accounts, credit/debit cards, or mobile wallets ▪ Any losses or liabilities arising from inherent product defects, wear and tear, or any purchase/sale transactions or dealings in securities, commodities, derivatives, currencies, foreign exchange, or similar instruments ▪ War, terrorism, or looting **Exclusions applicable: Section C & D** This policy does not cover loss, destruction, or damage arising from: ▪ War, invasion, acts of foreign enemy, hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a public uprising, military rising, rebellion, revolution, insurrection, or military or usurped power ▪ Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste resulting from the combustion of nuclear fuel, or the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or component ▪ Pollution or contamination, except: (a) where such pollution or contamination results from a covered peril, or (b) where a covered peril itself results from such pollution or contamination ▪ Loss or damage to bullion, unset precious stones, curios, works of art, manuscripts, plans, drawings, securities, obligations, documents of any kind, stamps, coins, paper money, cheques, books of accounts, business books, computer system records, or explosives, unless expressly stated in the policy ▪ Loss or damage to stock in cold storage caused by change in temperature ▪ Loss of earnings, delay, loss of market, or any consequential or indirect loss or damage of any kind ▪ Loss or damage due to spoilage resulting from the interruption, delay, or cessation of any process or operation caused by any of the covered perils **Exclusions: Section E**	Part II Section D Exclusion section C&D Part II Section E Exclusion section E

		We shall not be liable to make any payment for any claim under Section E of this Policy, directly or indirectly caused by, arising from, or in any way attributable to any of the following: ▪ Any injury or illness arising from full-time involvement in professional sports for livelihood and remuneration, unless expressly covered under any benefit. ▪ Any hospitalization arising from an illness or accidental injury diagnosed or contracted prior to the Risk Inception Date or within the waiting period. ▪ Any pre-existing disease. ▪ Any hospitalization arising from any congenital anomaly of the insured or immediate family member. ▪ Any unproven or experimental treatment or hospitalization. ▪ Any hospitalization for cosmetic or aesthetic reasons. ▪ Any claim made without a medical certificate from the treating medical practitioner confirming the diagnosis or hospitalization. ▪ Any injury or illness arising from intentional self-injury, suicide, or attempted suicide. ▪ Any injury or illness arising from failure to take reasonable precautions to avoid a claim under the policy. ▪ Any injury or illness occurring while under the influence of alcohol, intoxicating drugs, or substance abuse of any kind. ▪ Any injury or illness occurring while working in underground mines, explosives magazines, electrical installations with high-tension supply, or in high-risk occupations such as jockeys or circus personnel. ▪ Any injury or illness directly or indirectly caused by venereal disease, insanity, or mental, nervous, or emotional disorders. ▪ Any injury that occurred prior to the commencement of the policy, whether or not it was treated or medical advice, diagnosis, care, or treatment was sought. ▪ Any claim for death, disablement (permanent or temporary), injury, illness, or hospitalization resulting from or related to childbirth or pregnancy. ▪ Any claim for death, disablement (permanent or temporary), injury, illness, or hospitalization arising from ionizing radiation, radioactive contamination, nuclear fuel, nuclear waste, or any nuclear, chemical, or biological	Part II Section F Exclusion section F

		attack. **Exclusions: Applicable to Section F** ▪ Any change of plans or disinclination to travel by you or any other passenger. ▪ Insufficient number of persons required to commence a tour, conference, accommodation, or travel arrangement, or negligence of the tour operator or wholesaler. ▪ Failure of the travel agent to pass on payments to operators or to deliver promised services. ▪ Any claim for a medical condition if, at the time of purchasing or renewing the policy, or booking the trip (whichever is later): ▪ You, your immediate family, or travelling companion had received advice, medication, or treatment for any serious, chronic, or recurring illness, injury, or disease in the past 12 months, unless disclosed to and accepted by us. ▪ Cancellation due to hospitalization arising from a pre-existing disease, childbirth, pregnancy, or related medical complications affecting you, your immediate family, or travelling companion. ▪ Any claim where you were aware of the listed perils prior to purchasing the policy. ▪ Failure to start the journey due to visa rejection (applicable only for international travel). ▪ Cancellation due to a natural calamity not declared by the appropriate government authority. ▪ Cancellation of the trip, in part or full, by a common carrier, travel agent, air transport authority, or any government body. ▪ Strike, civil unrest, labour disputes, or similar events that already existed or were announced before the trip was booked. **Exclusions: Applicable to Section G:** ▪ Non-appearance of any Named Person(s) due to participation in hazardous stunt acts without the knowledge and consent of the Company. ▪ Non-appearance of a female Named Person(s) due to pregnancy, menstruation, or related conditions.	

		▪ Any consequential loss arising from cancellation of the insured event. ▪ Non-appearance of any Named Person(s) due to self-injury, suicide, or attempted suicide.	
10	Special Conditions and Warranties (if any)	Please refer to the Policy Schedule for the special conditions applicable to your policy.	Part III Point 1, 2, 3 and 4
11	Admissibility of Claim	To process a claim under this policy, all terms and conditions must be followed, including the required claim procedures. In the event of a claim: ▪ Notify us immediately via our toll-free number (1800 2666), website (www.icicilombard.com), or in writing at the address mentioned in the Policy Certificate. ▪ Submit the completed and signed claim form along with all required documents within 30 days of the insured event. If there is a delay: ▪ Reasons for the delay must be shared. ▪ Delays beyond 30 days may be accepted only if justified and beyond the claimant's control. Claim settlement: ▪ Approved claims will be paid within 30 days from receipt of the final required documents or investigation report. ▪ In case of rejection, reasons will be clearly communicated. ▪ All claims will be processed as per applicable regulatory guidelines, including IRDAI (Protection of Policyholders' Interests) Regulations, 2017. The final claim amount will be calculated after applying waiting periods, deductibles, and sub-limits, as defined in the Policy Certificate. The insured person is required to cooperate with any surveyor or agency appointed for claim assessment.	Part II Claim Procedure SECTION 3 CLAIM SETTLEMENT PROCEDURE

12	Policy Servicing - Claim Intimation and Processing	If any clarification or assistance is required, you may contact the Company at the address provided during business hours.	Part II SECTION 3 CLAIM SETTLEMENT PROCEDURE
13	Grievance Redressal and Policyholders Protection	For any queries or grievances, you may contact the nearest branch office, call our toll-free number 1800 2666, or raise a request under the "Grievance Redressal" section on our website (www.icicilombard.com). If the resolution is not satisfactory, you may approach the Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal (https://bimabharosa.irdai.gov.in/) or contact the IRDAI Grievance Call Centre (IGCC) at 1800 4254 732 / 155255. You may also approach the Insurance Ombudsman, as per jurisdiction, for grievance redressal. Details are available on the IRDAI website (www.irdaindia.org) or on our website (www.icicilombard.com).	Part IV STANDARD POLICY TERMS AND CONDITION Point 20
14	Obligations of the Policyholder	**Important Points to Note** ▪ Provide complete and accurate information when filling the proposal form. ▪ Inform the insurer immediately of any changes, modifications, or additions to the declared information. ▪ Non-disclosure of material information may affect claim settlement. ▪ Continue to disclose any relevant material information during the policy period. Ensuring accurate and timely updates will help avoid any impact on your claim settlement.	Part IV STANDARD POLICY TERMS AND CONDITIONS POINT 1 POINT 4

Declaration by the Policyholder;

I have read and understood the above details.

Place:

ICICI Lombard General Insurance Company Limited
EMI SURAKSHA

IRDA Reg. No. 115 CIN: L67200MH2000PLC129408 UIN :IRDAN115RPMS0020V01202627

Mailing Address:
601 & 602, 6th Floor, Interface 16,
New Linking Road, Malad (West)

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ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,

Toll free no : 1800 2666

E-mail: customersupport@icicilombard.com

EMI SURAKSHA

Date (Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions in the Policy Document shall prevail.