CONSUMER PAYMENT PROTECTION PACKAGE 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._____ **Issued at**_____

1. Generic Details

Name of the Policy Holder / Insured		
Details of Card(s)/Bank Account/Mobile Wallet Covered		
Card Issuer		
Mailing address of the Insured		
Period of Insurance	From 00:00 Hours of_____ To Midnight of_____ (Both days inclusive)	
Intermediary Name		
Intermediary Code		
Intermediary Contact Details		
Are you or any of the proposed applicants a PEP or Family member/ Close relatives/Associates of PEPs*?*		

2. Benefits offered in the Policy

Sr. no.	Section/Cover Name	Sum Insured	Geographical Area	Deductible
Section I	**Card Liability Cover**			

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Cover I	UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ /SIM HIJACKING/CLONING/ONLINE SHOPPING THROUGH CARDS			
COVER II	UNAUTHORIZED TRANSACTION COVER (Other than cards)			
Cover III	Lost Card Liability No. of days Pre-reporting : _____ No. of Days Post-Reporting :			
Cover IV	Mobile Wallet Protection			
Cover V	Cash In Transit			
Cover VI	Identity Theft			
Section II	**PA & Medical Related Cover**			
Cover I	Personal Accident - Death/PTD/PPD/TTD			
Cover II	Accidental Death And Disablement (AIR)			
Cover III	Medical Expenses For Bodily Injury Caused By And Arising Out Of Road And/Or Rail Accident			
Cover IV	Credit Shield Liability			
Section III	**Baggage Covers**			
Section IV	**Travel Protection**			
Cover I	Hijack Distress Compensation			
Cover II	Missed connecting common carrier / public carrier			
Cover III	Common carrier / Public carrier delay			
Cover IV	Trip cancellation			
Cover V	Repatriation Of Remains			
Cover VI	Medical Evacuation			
Cover VII	Emergency Medical Treatment			
Section V	**Miscellaneous Covers**			
Cover I	Purchase Protection			
Cover II	Key Replacement			
Cover III	Home protection while Insured Person is away			

(Card holder details, Nominee name and relationship, if provided will be added as an annexure)

3. Extensions Offered in the Policy

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Section No	Cover/Extension No	Extension Offered	Sum Insured
Section I	Cover I(a)	Payments Made on Mirror Sites	
Section I	Cover I(b)	Increased SI for Midnight Transactions	
Section I	Cover I(c)	Breach of Second Level Authorizations	
Section I	Cover I(d)	Vishing	
Section I	Cover II(a)	Payments Made on Mirror Sites	
Section I	Cover II(b)	Increased SI for Midnight Transactions	
Section I	Cover II(c)	Breach of Second Level Authorizations	
Section I	Cover II(d)	Vishing	
Section I	Cover II(a)	Pre-Delivery Fraud	
Section II	Cover I(a)	Child Benefit Cover	
Section II	Cover I(b)	Child Education Grant	
Section II	Cover I(C)	Daughter Marriage Expenses	

4. Assistance Services Offered in the Policy

Endorsement No	Extension Offered	Opted (Y/N)
Endorsement I	Inclusion Of Spouse With Floating Sum Insured	
Endorsement II	Emergency Hotel, Travel and Cash Assistance	
Endorsement IV	Assistance For Blocking Sim Card	
Endorsement V	Valuable Document Registration & Replacement	

5. Card / Account Details

Type of Card/Account	Number of Cards/Accounts

6. Premium Details

Net Premium	
GST	
Total Premium	
Total Premium in Words -	

7. Co-Insurance Clause:

It is hereby agreed and declared that the Insurers named hereunder severally and jointly agree each for the proportion set against thereto to pay/ make good to the Insured the actual loss or damage to the property Insured arising from the perils covered.
Provided That:
The liability of the Insurers shall in no case exceed in respect of each item of the sum Insured thereon or in whole, the total sum Insured hereby or such other sum or sums as may be substituted thereof by Endorsement.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

The liability of the Insurers individually in respect of such loss or damage shall be limited to the proportion set against its name or such other proportion as may substituted thereof by Endorsement.

Name of Insurers	Share %

In witness whereof the undersigned acting on behalf and under the authority of the Company has hereunder set his hand at _____on this day_____ of_____

For ICICI Lombard General Insurance Company Limited

Authorized Signatory

Subject otherwise to the Terms, Conditions and Exclusions mentioned in the policy.

PART II OF THE SCHEDULE

"This copy of Policy contains the entire list of benefits available under the product. However, this insurance cover shall be applicable only for those Covers which are mentioned in Part I of the Policy Schedule and for which premium has been accepted by the Company. In any case, details mentioned in Part I of the Policy Schedule shall supersede the details mentioned in Part II of the Policy Schedule. Further the Covers which are mentioned in Part I of the Policy Schedule will only be applicable to active (as per the guidelines of Card issuer) cards/Banks Accounts/Mobile Wallets specified in the Part I of the Policy Schedule.

For the purposes of this Policy and endorsements, if any, the terms mentioned below shall have the meaning set forth:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

DEFINITIONS

"Accident" means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
"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.

"Accessories" means spectacle chains / cord, lens cleaner, spectacle cases, sun clips / flip ups, etc.

"ATM" shall mean Automated Teller Machines of Banks, which have been approved by Reserve Bank of India.

"Adventure Sports" skydiving/parachuting, parasailing, hang gliding, paragliding, ballooning bungee jumping, scuba diving, mountaineering or rock climbing (where ropes or guides are customarily used), Speed contest or racing of any kind, caving or pot-holing, absoiling, hunting or equestrian activities, deep sea diving, skin diving or other underwater activity, polo, snow and ice sports, rafting or canoeing involving white water rapids, yachting or boating, , Base Jumping, Ski Jumping, Trekking, Adventure racing on land and water, Snorkeling, Kayaking,

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Surfing, any bodily contact sport or any other hazardous or potentially dangerous sport.

"Agregators" The aggregator business model is basically a network model which organizes the related unorganized service providers in one huge platform under one brand name. This platform also connects service providers with their customers but under one brand

"Bank" shall mean an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.

"Bank Account" is a financial account maintained by a bank in which the financial transactions between the bank and a customer are recorded

"Bodily Injury" means any accidental physical bodily harm solely and directly caused by external, violent and visible and evident causes but does not include any sickness or disease.

"Baggage and Personal Effects" means luggage and personal possessions like hand baggage, cabin baggage or any other baggage whether belonging to and/or in the lawful custody of the Insured during the Trip

"Burglary" means any theft following upon actual, forcible and violent entry of and / or exit from the premises or vehicle with intent to commit a felony and includes housebreaking

"Card" shall mean any Credit Card/ Debit Card / ATM Card / Prepaid Card / Travel Card / Forex Card/ Gift Card issued or managed by the Banks, Financial institutions, Travel company, Fintech companies authorised by regulatory authority. mentioned in Part I of the Schedule. The Card should be one, which is active as per guidelines of the respective Card Issuers.

"**Card Issuer**" shall mean Banks, Financial institutions, Travel company, Fintech companies authorised by regulatory authority mentioned in Part I of the Policy Schedule issuing the Card(s).

"Cardholders`" shall mean such persons to whom a Card has been issued by Card issuer.

"Certificate of Insurance" shall mean the document issued by the Company evidencing the enrollment of Insured Person into the group for which this Policy is issued

"Checked-In Baggage" means the baggage entrusted by the Insured and accepted by a Common Carrier/Public Carrier for transportation for which a baggage receipt is issued to the Insured by the Common Carrier/Public Carrier. This shall exclude all the items that are carried/ transported under a contract of affreightment. As soon as the checked-in baggage is delivered by the Common Carrier/Public Carrier against surrender of the receipt to the Insured, it shall be considered as Baggage and Personal Effects of Insured.

"Civil Unrest, Riot or Commotion" means a gathering of persons (organized or unorganized) in disturbance of the public peace, with the presence of violence, threats of violence or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

"Common Carrier" or "Public Carrier" or "Carrier" means any

a) Any bus, cab, coach, ferry, helicopter, hovercraft, hydrofoil, ship, taxi, tram, monorail or train or any other vehicle provided and operated by a carrier duly licensed for the regular transportation of fare paying passengers and/or cargo; and
b) Any aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare paying passengers and/or cargo

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

"Condition Precedent" shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

"**Contents**"
In so far as it relates to household (Contents of Property insured), it shall mean the following equipments not used for business purposes and owned by the Insured or his family or for which the Insured and/or his family is legally responsible for – electronic equipment, household appliances, house hold goods such as furniture, kitchen utensils, fixtures, fittings and interior decorations, personal effects such as clothes and other articles of personal nature likely to be worn, used or carried but excluding money but including jewellery and valuables. The term shall exclude cash and/or currency and/or cheques.

a) in so far as it relates to Checked-In Baggage or baggage & personal effects, it shall mean and include any and all items other than Valuables contained in the Checked-in Baggage or baggage & personal effects.

"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

"Corporate" means any organization, firm, society or body corporate on whose name the Policy is issued.
"Counterfeit Card" shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank / Card issuer or a Card duly issued by the Banks and Financial Institutions authorised by RBI. in Part I of the Schedule which is subsequently altered or modified or tampered with without consent of the Bank named in Part I of the Schedule.

"**Country of Residence of the Insured"** shall mean the country, Insured is normally residing in currently, and/or declared as the Residential Address of the Insured in the Policy Schedule. It need not be the same as the country of origin of the Insured or the country whose citizen the Insured is.

"Coverage Territory" means Worldwide

"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

"Damage" shall mean loss or damage.

"**Day Care Treatment**" refers to medical treatment, and/or surgical procedure which is:
i. undertaken under general or local anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
ii. which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

"Deductible" or "Excess" means the amount of expenses or loss to be borne by the Insured before the compensation under the Policy shall become payable and such expenses or loss shall not be reimbursed by the

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Company.

The claim will not be payable if the claimed amount is lesser than the deductible amount or if the loss is in the form of time limits eg hours/days etc if it is less than that of the hours/days mentioned in the deductible column of the Part I of the Policy Schedule.

"Deductible-Hospital Daily Cash" is a cost sharing requirement under a health insurance policy that provides that provides that the insurer will not be liable for specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policy, which will apply before any benefits are payable by the insurer This is to clarify that a deductible does not reduce the sum insured.

"Dependent Child(ren)" means an insured and their Spouse's legal child(ren) (including step or legally adopted child(ren)) as long as they are under nineteen (19) years of age or under twenty-five (25) years of age while they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the Insured for maintenance and support. Dependent Child/Children also means an Insured's legal Child/Children of any age who are permanently living with the insured and are Permanently mentally or physically incapable of self-support.

"Disease" shall mean an affliction of the bodily organs having a defined and recognized pattern of symptoms that first manifests itself during the Period of Insurance **and** for which immediate treatment by a Medical Practitioner is necessary.

"Doctor"/ "Medical Practitioner" means an Insured's attending doctor or specialist who is registered or licensed to practice medicine under the laws of the country in which they practice, other than:

- The Policyholder; or
- The insured; or
- A Close Relative of the insured; or
- A member of the immediate family of the insured; or
- An Employee of the Policyholder

The term Doctor/Medical Practitioner specifically excludes persons practicing in non-allopathic fields.

"Electronic Equipment" means any computer (including but not limited to laptops, notebooks and tablets), mobile phones, global positioning devices, personal music/recording/gaming devices, cameras and other electronic items of a similar nature as deemed by Us, which are intended for either personal or business use.

"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.

"Employee" means any person employed under a contract of service or apprenticeship during or prior to commencement of the Period of Insurance and for the avoidance of doubt shall include agents or consultants or sub-contractors or independent professional advisers of the Insured.

"Emergency Assistance Service Provider" means Third Party Administrator or any organization or institution appointed by the Company for providing services to the Insured Person for an insurable event.

"**Emergency**" shall mean a medical condition of the Insured, arising out of a severe Illness or Injury contracted or sustained by the Insured which results in symptoms which occur suddenly and unexpectedly, and requires immediate medical treatment by a Medical Practitioner to prevent death or serious long term impairment of the

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Insured Person's health.

"Family" means the Insured, his/her lawful spouse and their dependent child(ren), parents, in-laws and siblings

"Financial Institution" shall have the same meaning assigned to the term under section 45 I of the Reserve Bank of India Act, 1934 and shall include a Non-Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934.
"**Fintech Companies**" A fintech company refers to any company that offers financial services or applications that rely heavily on technology
"Foreign Enemy" means any group of individuals, entity or country, who intends to cause injury, or commissions an act dangerous to human life or property in the location where the Insured Person is travelling to, by the use of hostile force or violence.
"Geographical Scope of Cover" shall mean the country(ies) or geographical boundaries in which the coverage under the Policy is valid.

"Hijack" means any unlawful seizure or exercise of control, by force or violence or threat of force or violence and with wrongful intent, of the Common Carrier/Public Carrier in which the Insured is traveling.

"Hold-up" means a robbery carried out using violence or the threat of violence. Eg. Robbery carried out at gunpoint

"Hospital" means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities and complies with all minimum criteria as under:

a) has qualified nursing staff under its employment round the clock;
b) has qualified medical practitioner(s) in charge round the clock;
c) has a fully equipped operation theatre of its own where surgical procedures are carried out;
d) Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
e) For a domestic policy, the following conditions shall also be applicable to the definition of a "Hospital".
    i. A hospital should be registered under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act
    ii. It should have at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;

"Hospitalization" means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

"Illness" mean a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

"Immediate Family Member" shall mean an Insured's lawful spouse; parents and children including stepchildren and children legally adopted by the Insured (below 19 years) or children under twenty five (25) years of age while they are full-time students at an accredited institution of higher learning and in either case are primarily dependent upon the insured for maintenance and support ; siblings; parents; sister(s) in law, brother(s) in law; parents-in-law; legal guardian; ward; step-parents, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, grandparent or grandchild

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

"Injury" means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

"Insured" – Cardholders / Bank account holders / Mobile wallet users / Customers of the policyholder.

"**Insurable Event**" shall mean an event, loss or damage for which the Insured shall be compensated under this Policy.

"Kidnap" means to seize and detain an individual or carry away by unlawful force or fraud and often with a demand for ransom

"Theft" means the unlawful taking of personal property with intent to deprive the rightful owner of it permanently

"Loss" means items which are unrecoverable due to circumstances outside the control of the Policyholder or insured.

"**Major Travel Event"** means

a) Natural Disasters like avalanches, land-slides, floods, hurricanes, tornadoes, blizzards, cyclones, volcanic eruptions, earthquakes, forest fire, tsunamis etc
b) Epidemic or pandemic as at a Phase 4 *(According to WHO, **Phase 4** is characterized by verified human-to-human transmission of an animal or human-animal influenza reassortant virus able to cause "community-level outbreaks." The ability to cause sustained disease outbreaks in a community marks a significant upwards shift in the risk for a pandemic)* level or higher as declared by the World Health Organization or for which a warning against which a non- essential travel warning is issued by the country of Port of Origin or the country of Port of Destination
c) Major industrial accident
d) Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier/Public Carrier services or in a relevant government warning against non-essential travel
e) Any event leading to air space or multiple airport closures.

"**Medical Evacuation**" means immediate transportation of the Insured suffering an Injury or Illness to the nearest Hospital where appropriate medical treatment can be obtained, Scenarios which necessitates the Medical Evacuation of the Insured are:

i. Current hospital where Insured is taking treatment is not equipped enough or lack facilities to carry out further treatment of the Insured
ii. Insured suffering an Injury or Illness is stuck or stranded in a remote area which lacks Hospital and the Insured has to be transported to the nearest Hospital on an Emergency basis

"**Medical Expenses**" means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

"Medically necessary" treatment is defined as any treatment, tests, medication, or stay in *hospital* or part of a stay in *hospital* which
- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

- must have been prescribed by a *medical practitioner,*
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

"Missed Flight/Common Carrier/ Public Carrier" shall mean the failure of the Insured to travel by a flight or a Common Carrier/ Public Carrier being part of the covered Trip.

"Mobile Wallet" Mobile Wallet includes Open wallet, Semi closed wallet, semi open wallet and Closed wallet, specifically defined as follows:-

a) Open Wallet- It is a mobile wallet that allows a user to buy goods & services, withdraw cash at ATM or Bank and transfer funds. These services can only be jointly launched with a bank. Additionally it allows its users to send money to any mobile number bank account.
b) Semi Closed Wallet -A mobile wallet that does not permit cash withdrawal or redemption, but allows user to buy goods and services at the listed merchants or transfer limited amount to banks.
c) Closed Wallet: A mobile wallet where the money is locked with the merchant in cases of a cancellation or return of the order or gift vouchers.

"Money" means coins, bank notes, postal and money orders, travellers' and other cheques, letters of credit, automatic teller machine cards, credit cards, petrol and other coupons etc. in the possession or control of the insured.

"Mugging" shall mean a violent, unprovoked assault or attack by someone upon the Insured covered in this Policy, especially with the intent to rob the Insured.

"Natural Calamities/Natural Disaster(s)/Natural Catastrophe" would be any major adverse event resulting from the natural geological processes of the Earth. Natural calamities/Natural disaster(s) include earthquakes, tsunamis, volcanic eruptions, landslides, hurricanes, floods, wildfires, fog, heat waves and droughts etc. They have an immediate impact on human lives and often result in the destruction of the physical, biological and social environment of the affected people, thereby having a longer-term impact on their health, well-being and survival.

"**Network Provider**" means hospitals or health care providers enlisted by an insurer or by an ASP and insurer together to provide medical services to an insured on payment by a cashless facility. The list of Network Providers(within India) will be found on the website of ICICI Lombard General Insurance Company

"**Nominee**" means the person(s) nominated by the Insured Person to receive the benefits under this Policy payable on the death of the Insured Person caused by an Accident. For the purpose of avoidance of doubt it is clarified that if the Insured Person is a minor, his legal guardian shall appoint the Nominee.

"Password" means a secret word or phrase that one uses to gain admittance or access to information

"Period of Insurance or Policy period" means the period between the inception date and the expiry date as specified in the Policy Schedule/ Certificate of Insurance as applicable, or the cancellation of this insurance, whichever is earlier.
"**Period of Insurance**" shall mean in relation to a:

1. Multi-trip, the period between:
   - Date of Commencement of Insurance cover mentioned in the Policy Schedule or the actual date on which the Insured first boards the mode of transportation by which it is intended that he/she shall finally

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

leave the City of Residence or Place of Origin in the Country of residence (Overseas Policy) , whichever is later and

- Date of expiry of Insurance cover as mentioned in the Policy Schedule or the actual date on which the Insured returns to the City of Residence or Place of Origin or Place of Destination, whichever is applicable or full utilization of the maximum number of travel days, whichever is earlier

Subject to maximum trip duration as mentioned in the Policy Schedule.

2. Round-trip, the period between:
   The date when the cover starts when the Insured leaves his/her City of Residence on the trip start date and time or start date and time of the period of insurance (whichever is later). It continues until the expiry date and time of the policy or on the date and time, when the Insured returns to his/her city of residence whichever is earlier

   Subject to maximum trip duration as mentioned in the Policy Schedule.

3. Single-trip the period between:
   The date when the cover starts when the Insured starts the insured trip or start date and time of the period of insurance (whichever is later). It continues until the expiry date and time of the policy or the time when the Insured reaches his/her destination, whichever is earlier.

   Subject to maximum trip duration as mentioned in the Policy Schedule.

"Permanent Residence" means Your usual place of residence in India, which has been declared as such to the Issuer Bank.

"PIN" shall mean specific personal identification number assigned to the Cardholder by the Bank named in Part I of the Schedule in connection with the Card.

"Policy" means Insured's proposal, the Policy Schedule and other parts of the Policy, Company's covering letter to the Insured and any endorsement attaching to or forming part hereof, either at inception or during the Period of Insurance.

"**Policy Holder"** means the entity named in the Policy Schedule I
"Policy Schedule" means the document mentioning the name of the Policy holder, Insured persons, Policy Period, scope of cover, limits to which benefits are subject to and other relevant terms and conditions

"Permanent Partial Disablement" means a bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof, disables any part of the limbs or organs of the body of the insured person and which falls into one of the categories listed in the Table of benefits.
"Permanent Total Disablement" means a bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and prevents the insured person from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that last for a continuous period of twelve calendar months from the date of the accident, with no possibility of improvement at the end of that period as certified by a doctor.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

"Permanent Residence" means Your usual place of residence in India, which has been declared as such to the Issuer Bank.

"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.

"**Place of Destination"** means the destination place of the journey of the Insured, forming part of the Trip

"Place of Origin" means the starting point / place from where the Insured's Trip is scheduled to be undertaken

"Place of Residence of the Insured" means the dwellings the Insured is normally residing in currently, and/or declared as the residential address of the Insured in Part I of the Policy Schedule.

"Pre-Existing Disease" means any condition, ailment, injury or disease: a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy. Provided that the definition of the pre-existing disease shall not be applicable for Overseas Travel Policies.

"**Professional Sport**" is a sport activity in which participant who is not an amateur, gets paid or rewarded or remunerated. The said sports activity is a full time occupation for an individual and by which an individual makes most of his/her livelihood.

"Proof of purchase" is the original purchase receipt/ bill/ invoice provided at the point of sale. It provides details of the Spectacles purchased and provides proof of ownership

"Proposal Form" is the form in which the details of the insured and his spectacles are obtained. This also includes information obtained over phone or on the internet and stored in any electronic media.

"Pre-Reporting Period" is defined as the period prior to reporting of loss of card to the Bank, as specified in the Policy Schedule/Certificate of Insurance.
"Post-Reporting Period" is defined as the period post reporting of loss of card to the Bank, as specified in the Policy Schedule/Certificate of Insurance.
"Public Authority" means any governmental, quasi-governmental organisation or any statutory body or duly authorised organisation with the power to enforce laws, exact obedience, command, determine or judge.

"Rail Accident" means accident occurring on account of collision between trains or collision of trains against external objects, or derailment of train resulting in bodily injury.

"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.

"**Reasonable and Customary Charges**" means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

"Residential Premises" means insured's private residence, which is used or occupied mainly for domestic

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

purposes by insured and/or insured's family and/or insured's domestic staff whether owned by insured or insured's family or otherwise.

"Rental Agreement" means the contract of hire between You and the rental company.

"Rental Company/ Rental Car Company" means a company, or agency, fully licensed by the relevant local regulatory authority to provide rental vehicles.

"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.

"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.

"Repair Shop" means a vehicle repair center suitably equipped and technically capable of the drainage and disposal of fuel from your vehicle.

"Riot" refers to the violent disturbance of the public peace by three or more persons assembled for a common purpose.

"**Road Accident"** means an accident caused by or arising out of collision between two or more motor vehicles or collision of a motor vehicle against any external object, skidding of motor vehicle resulting in death or bodily injury, which would give rise to third Party claims. "Schedule" means the schedule, and any annexure to it, attached to and forming part of this Policy.

"Strike" refers to cessation of work or a temporary stoppage of normal and regular activity or work undertaken by some persons in support of the demands made on their employer, as for higher pay or improved conditions.

"Semi-Professional Sport" is a sport activity in which participant who is not an amateur, gets paid or rewarded or remunerated. However, the said sports activity is not a full time occupation for an individual.

"Sports Equipment" shall mean any equipment that is essential to complete the sport, including but not limited to bats, racquets, balls, goal posts, nets, skis, roller skates

"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.

"Sum Insured" means and denotes the amount of cover available as stated in Part I of the Schedule/Certificate of Insurance or any revisions thereof based on claim settled, as stated in the scope of cover of the policy and, where appropriate, as more particularly described and limited per item insured in any annexure to the Schedule. This is the maximum compensation that the Company will pay for each and every claim with respect to individual cover under the Policy.

"Spouse" means a Insured Person's legally wedded husband or wife

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

"Surgeon" means an individual whose profession or occupation is to cure diseases or injuries of the body by manual operation.

"Terrorism/Terrorist activity" means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.

"Trauma" is described as a person's emotional response to an extremely negative (disturbing) event. Trauma can be triggered by exposure to actual or threatened death, serious injury or sexual violation. Such exposure must result from one or more of the following situations, in which the individual directly experiences the traumatic event, witnesses the traumatic event in person, learns that the traumatic event occurred to an Immediate family member or close friend (with the actual or threatened death being either violent or accidental) , experiences, first-hand, repeated, or extreme exposure to aversive (unpleasant) details of the traumatic event (does not learn about it through media, pictures, television, or movies, except for work-related events)

"**Travel Agent**" means an agent, tour operator, or any entity from which the Insured purchases his travel arrangements, and includes all officers, employees, and affiliates of such agent or tour operator or any entity.

"Travel Documents" shall include passports, travel tickets, visas, entry permits and other similar documents of similar nature as deemed by Us.

"Trip" shall mean and include all journeys undertaken from a port at the City of Residence or Place of Origin of the Insured to the Place of Destination or return to the City of Residence or Place of Origin of the Insured, except as specifically defined elsewhere under this Policy.

i. **"Single-trip"** shall mean journey undertaken by the Insured during the Period of Insurance from a port at the City of Residence or Place of Origin to the Place of Destination. Journey shall be deemed completed when insured reaches the Place of Destination as specified in Part I of the Policy Schedule

ii. **"Round-trip"** shall mean and include one round Trip undertaken by the Insured during the Period of Insurance from a port at the City of Residence or Place of Origin of the Insured on or after the date of commencement of the cover and returning to the City of Residence or Place of Origin of the Insured, as the case may be, on or before the expiry of the insurance cover. Journey shall be deemed completed when insured reaches the Place of Destination or Place of Origin as specified in Part I of the Policy Schedule

iii. **"Multi-trip"** shall mean one or more Trips undertaken by the Insured during the Period of Insurance from a port at the City of Residence or Place of Origin of the Insured and returning to the City of Residence or Place of Origin of the Insured, subject to Maximum Trip Duration as specified in the Policy Schedule. Applicability of medical covers in case of a multi trip policy will be throughout the trip duration and per trip coverage for trip related covers as per the number of trips undertaken throughout the policy period

For all common carriers/ public carriers excluding flights, Trip shall start when the Insured boards the common carrier/ Public Carrier. For flights, Trip shall start when the Insured completes the check-in of the scheduled flight of the insured trip.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

"Trip Duration" means the time period commencing from the date when the Insured travels out of the City of Residence or Place of Origin of the Insured and ending on the date of return to the City of Residence or Place of Origin or Place of Destination of the Insured, as the case may be, both days inclusive and calculated according to the local time of the Country of Residence of the Insured.

"Unattended" A Vehicle, premises or personal belongings are unattended if there is no one able to observe or to prevent interference with it

"Valuables" shall mean:

i. Telescopes, binoculars, spectacles, sunglasses
ii. Watches, jewelry and gems, furs and articles made of gold, silver and other precious stones and metals
iii. Antiques, moulds, designs and other collectibles, sculptures, manuscripts, stamps, collection of stamps, rare books, medals, artificial teeth, prosthetic limbs, hearing aids, membership cards, travel tickets, event tickets, personal Travel documents, business goods or samples or documents
iv. Cash, ATM Cards, debit cards, credit cards, FOREX Cards, bonds, bank treasury or promissory notes, bills of exchange, cheques, banker's cheques, demand drafts, travellers cheques, and any other such securities or financial instruments

"Vehicle" means Your private car or motorcycle licensed under Your name and which is registered for private use.

"Works of Art" means and includes all those items, which are listed under Part I of the Schedule and excludes easily breakable items like porcelain, pottery and the like.

"War" means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

"We/Our/Us/Company" means the ICICI Lombard General Insurance Company Limited.
"You/Your/Insured Person" means the person named as the policyholder/Insured in the Policy Schedule and who is responsible for payment of premium

Scope of Cover

The Company hereby agrees, subject to the terms, exclusions and conditions herein contained or otherwise expressed herein, to compensate the Insured for any loss or damage sustained or incurred by the Insured and as described under different Covers hereunder but not exceeding the Sum Insured as applicable to the respective Sections as specified in the Policy Schedule. The policy can be availed by insured by opting atleast two covers out of which either Cover I or Cover II of Section I is mandatory.

Section I – CARD LIABILITY COVERS

COVER I: UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ /SIM HIJACKING/CLONING/ONLINE SHOPPING THROUGH CARDS

For the purposes of this cover,
Computer System - means desktop, laptop, smartphone, phones, tablet and other smart devices owned and/or operated by You.
Counterfeiting/Skimming of cards -Means the act of a Third Party obtaining financial and other confidential information from You by cloning of Your card with electronic equipment such as Skimmers etc
Data - means information processed or stored by a Computer System. This information will be in the form of but not limited to text documents, images, audio clips, software programs, or other types of data
E-mail spoofing or Phishing - Means the act of a Third Party obtaining financial and other confidential information from You by masquerading as a reputable entity (including but not limited to a bank) over an email or a fraudulent website or other digital channels.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Vishing - Means the act of a Third Party obtaining financial and other confidential information from You by masquerading as a reputable entity and fraudulently taken your personal information over a voice Call.
Personal Information - means Your private details (including any online authentication information) relating to Your identity that will allow You to be identified, such as:
a) Full name
b) Passport number
c) Mailing and/or home address
d) Driving license number
e) Telephone number(s)
f) Online login ID and password
g) Credit/Debit Card number
h) Bank Account number
i) Aadhar Card Number

Personal Information does not include publicly available information that is lawfully made available to the general public from any source including government record.
"You/Your/Insured Person" means the person named as the policyholder/Insured in the Policy Schedule and who is responsible for payment of premium
Third Party - means any person or entity who deals at arm's length with You and which neither controls nor is controlled by You. Third party shall not be:
a) Any person covered under this Policy; or
b) Any person or entity who is in an employer-employee relationship with You;

.

UNAUTHORIZED TRANSACTION COVER THROUGH CARDS
We shall pay You, for Your direct financial loss subject to the overall liability of the Company not exceeding the sum insured mentioned in the policy schedule, resulting from an unauthorized and fraudulent use of your Card(s)/ (as mentioned in the policy schedule) by a Third Party for transfers, purchases or withdrawals made over the internet including counterfeiting or skimming of cards, ATM withdrawals, provided they are unrecoverable from any other sources.
The cover will be applicable only if the transaction has happened through cards by using the CVV (Card Verification Value Code) or the PIN (Personal Identification Number) or both, wherever applicable.

Provided that:
a. Specified event has occurred during the Policy Period

b. It should directly result from Your use of Your computer systems in your possession or Your use of the internet during the Policy Period

EMAIL SPOOFING & PHISHING
We shall pay You, for Your direct financial loss resulting from an unauthorized and fraudulent transaction through Email spoofing and phishing, provided they are unrecoverable from any other sources
SIM HIJACKING/CLONING
We will indemnify for SIM hijacking/cloning that leads to Unauthorized / Fraudulent transactions.
ONLINE SHOPPING
We will reimburse You for Your direct and pure financial loss due to transactions on the internet via payment card that You have been dishonestly induced to enter by a third party by electronic means to make a purchase of

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

goods or services which are not delivered or rendered; provided that:
i) You can show that You have made reasonable attempts to seek a recovery or refund from the third party and/or seller of the goods and services to indemnify You for financial loss; and
ii) The fraud event is reported by You to Your card issuer or bank or other relevant entity within 48 hours of discovery by You; and
iii) Your card issuer or bank or other relevant entity refuses in writing to reimburse You for transactions made by You as a result of the fraud. The overall liability of the Company shall be restricted to maximum of the Sum Insured mentioned in the Policy Schedule.

EXCLUSIONS APPLICABLE TO COVER - *UNAUTHORIZED TRANSACTION COVER*/ EMAIL SPOOFING & PHISHING/ / *SIM HIJACKING/CLONING*/ONLINE SHOPPING THROUGH CARDS

This policy does not cover claims directly or indirectly caused by or arising from:

1. Reimbursement by the Card Issuer for the transaction, to the extent of the amount reimbursed.
2. The commission by You of any dishonest, criminal or malicious; acts or Your participation in, or direction of , or knowledge of such acts or Loss directly or indirectly created or endorsed by You
3. Facts or circumstances, known to You or which You could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim.
4. Any legal proceedings which commenced prior to inception of this Policy.
5. Your business activities (including but not limited to e-trading and blogging where You receive remuneration or benefits in any form), Occupation or political affiliations.
6. Your failure to take precautions to safeguard Your Personal Information, /or Credit/Debit Cards information and internet communication.
7. Any unexplained loss or mysterious disappearance.
8. Any loss or damage caused by the order of any government authority.
9. Consequential loss or damage of any kind including loss suffered by any Third Party.
10. Matters uninsurable under law.
11. Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.
12. Any damage to or destruction of any tangible property including, any loss of use thereof.
13. Any loss or damage directly or in-directly resulting from physical loss or theft of your computer system or mobile device any loss of use thereof, including any unauthorized / fraudulent use of insured's, credit/debit cards
14. Any debits or transactions established against the Insured Person resulting from the unauthorized use of any lost or stolen Card(s).
15. Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like.
16. War, looting and Governmental Acts
17. ***Payment made on Mirror Sites.***
18. Vishing
19. ***Breach of Second Level Authorization***
20. Any loss due to transactions related to Internet Banking / Mobile Banking account / UPI / Mobile Wallet

TERMS AND CONDITIONS SPECIFIC TO COVER UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ / *SIM HIJACKING/CLONING*/ONLINE SHOPPING THROUGH CARDS

1. Proof of Loss - You shall furnish a proof of Loss with full particulars of the Loss to Us in support of any claim under the policy within one month of reporting the claim. The claim shall be accepted using the following proof of loss

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

1) Direct financial loss caused by an Unauthorized Fund Transfer, Email spoofing & phishing and Vishing cover –

a) Proof of reporting to bank or credit organization ;
b) Proof that the bank or credit organization is not indemnifying such loss to You;
c) Complaint letter acknowledged by Police.
d) Copy of Bank Statement

2. All losses arising out of the same, continuous, related or repeated acts shall be treated as arising out of a single Unauthorized and fraudulent transaction, shall be subject to the terms, conditions, exclusions and single Aggregate Policy Limit in effect at the time the first such Unauthorized and fraudulent transaction occurs.

3. You must take due care and reasonable precautions to safeguard Your Personal Information, details of Credit/Debit Cards and internet communications. This should include but not limited to regular Data backup, logins, not sharing PIN/TAN/OTP and Personal Information with third parties, only installing legal software from trusted sources such as manufacturer app-stores, updating anti-virus software from time to time and maintaining an updated and secure state of their software and operating systems as recommended by the manufacturer. You should also take all practical steps to minimize claims.

4. Cards should be in possession of the Insured, at the time of unauthorized transaction

Mobile Phone should be in possession of the Insured at the time of unauthorized transaction.

CLAIM SETTLEMENT UNDER COVER - UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ *SIM HIJACKING/CLONING/Online Shopping through card*

1. In the event of a claim, please contact Us and We will provide You with any advice You may need.
2. The payment of claims is dependent on Your providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, You must provide all relevant documents including receipts, bills and other records in support of Your claim.
3. We have the sole control of any legal action and all related negotiations. You must make no admission or settlement and must not enter into any correspondence or exchange of communications about the claim without our prior authorization except where notification is required to be made to banks or credit organization or mobile wallets and the police.
4. All claims are paid in INR. If You suffer a loss which is in a foreign currency, the amount will be converted into INR at the exchange rate on the date of the loss.

EXTENSIONS AVAILABLE UNDER COVER – UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ / *SIM HIJACKING/CLONING/ONLINE SHOPPING through card*

(Subject to payment of additional premium, specific acceptance by the company and on incorporation in Part I of the Policy Schedule accordingly)

The following extensions would be available to the Insured, under the cover “UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ / SIM HIJACKING/CLONING/ONLINE SHOPPING”, if the Insured opts for it and pays additional premium for the same. The overall liability of the Company shall be restricted to maximum of the Sum Insured mentioned in the policy schedule unless mentioned otherwise.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

a. Payment made on Mirror Sites-

The policy will indemnify the monetary loss on account of payments made by the insured on mirror sites designed to fraudulently lead card to transfer money to wrong account or to capture confidential credentials of card/account holders.

b. Increased SI for Midnight Transactions-

The Policy would also indemnify card holder's Unauthorized / Fraudulent transactions which may happen between 23:45 to 00:15. The limit per card for these midnight transactions cover would be 2 times of sum insured limit per card.

c. Breach of Second Level Authorizations-

The policy will indemnify the monetary loss to card on transactions that have taken place after successful second level Authorization, but the end user has not carried out this transaction/s.

d. 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.

COVER II: UNAUTHORIZED TRANSACTION COVER - OTHER THAN CARDS

For the purposes of this cover,

Computer System - means desktop, laptop, smartphone, phones, tablet and other smart devices owned and/or operated by You.

Data - means information processed or stored by a Computer System. This information will be in the form of but not limited to text documents, images, audio clips, software programs, or other types of data

E-mail spoofing or Phishing - Means the act of a Third Party obtaining financial and other confidential information from You by masquerading as a reputable entity (including but not limited to a bank) over an email or a fraudulent website or other digital channels.

Vishing - Means the act of a Third Party obtaining financial and other confidential information from You by masquerading as a reputable entity and fraudulently taken your personal information over a voice Call.

Personal Information - means Your private details (including any online authentication information) relating to Your identity that will allow You to be identified, such as:

a) Full name
b) Passport number
c) Mailing and/or home address
d) Driving license number
e) Telephone number(s)
f) Online login ID and password
g) Credit/Debit Card number
h) Bank Account number
i) Aadhar Card Number

Personal Information does not include publicly available information that is lawfully made available to the general public from any source including government record.

"You/Your/Insured Person" means the person named as the policyholder/Insured in the Policy Schedule and who is responsible for payment of premium

Third Party - means any person or entity who deals at arm's length with You and which neither controls nor is controlled by You. Third party shall not be:

a) Any person covered under this Policy; or
b) Any person or entity who is in an employer-employee relationship with You;

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

UNAUTHORIZED TRANSACTION COVER - OTHER THAN CARDS

We shall pay You, for Your direct financial loss subject to the overall liability of the Company not exceeding the sum insured mentioned in the policy schedule, resulting from an unauthorized and fraudulent use of UPI account/ Internet Banking account / Mobile Banking account /Mobile wallet (as mentioned in the policy schedule) by a Third Party for transfers, purchases or withdrawals made over the internet, provided they are unrecoverable from any other sources.

Provided that:

a. Specified event has occurred during the Policy Period

b. It should directly result from Your use of Your computer systems in your possession or Your use of the internet during the Policy Period

EMAIL SPOOFING & PHISHING

We shall pay You, for Your direct financial loss resulting from an unauthorized and fraudulent transaction through Email spoofing and phishing, provided they are unrecoverable from any other sources

SIM HIJACKING/CLONING

We will indemnify for SIM hijacking/cloning that leads to Unauthorized / Fraudulent transactions.

ONLINE SHOPPING

We will reimburse You for Your direct and pure financial loss due to transactions on the internet via UPI account or bank account excluding cards transaction or mobile wallet that You have been dishonestly induced to enter by a third party by electronic means to make a purchase of goods or services which are not delivered or rendered; provided that:

i) You can show that You have made reasonable attempts to seek a recovery or refund from the third party and/or seller of the goods and services to indemnify You for financial loss; and

ii) The fraud event is reported by You to Your bank or other relevant entity within 48 hours of discovery by You; and

iii) Your bank or other relevant entity refuses in writing to reimburse You for transactions made by You as a result of the fraud. The overall liability of the Company shall be restricted to maximum of the Sum Insured mentioned in the Policy Schedule.

EXCLUSIONS APPLICABLE TO COVER - *UNAUTHORIZED TRANSACTION COVER*/ EMAIL SPOOFING & PHISHING/ / *SIM HIJACKING/CLONING*/ONLINE SHOPPING OTHER THAN CARDS

This policy does not cover claims directly or indirectly caused by or arising from:

1. Reimbursement by the Card Issuer for the transaction, to the extent of the amount reimbursed.
2. The commission by You of any dishonest, criminal or malicious; acts or Your participation in, or direction of , or knowledge of such acts or Loss directly or indirectly created or endorsed by You
3. Facts or circumstances, known to You or which You could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim.
4. Any legal proceedings which commenced prior to inception of this Policy.
5. Your business activities (including but not limited to e-trading and blogging where You receive remuneration or benefits in any form), Occupation or political affiliations.
6. Your failure to take precautions to safeguard Your Personal Information, Bank Accounts and/or UPI accounts and or mobile wallets information and internet communication.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

7. Any unexplained loss or mysterious disappearance.
8. Any loss or damage caused by the order of any government authority.
9. Consequential loss or damage of any kind including loss suffered by any Third Party.
10. Matters uninsurable under law.
11. Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.
12. Any damage to or destruction of any tangible property including, any loss of use thereof.
13. Any loss or damage directly or in-directly resulting from physical loss or theft of your computer system or mobile device any loss of use thereof, including any unauthorized / fraudulent use of insured's bank accounts, credit/debit cards and mobile wallets.
14. Any debits or transactions established against the Insured Person resulting from the unauthorized use of any lost or stolen Card(s).
15. Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like.
16. War, looting and Governmental Acts
17. ***Payment made on Mirror Sites.***
18. Vishing
19. ***Breach of Second Level Authorization***
20. Any loss in relation to Cards using the CVV (Card Verification Value Code) or the PIN (Personal Identification Number) or both, wherever applicable

TERMS AND CONDITIONS SPECIFIC TO COVER UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ / *SIM HIJACKING/CLONING*/ONLINE SHOPPING OTHER THAN CARDS

1. Proof of Loss - You shall furnish a proof of Loss with full particulars of the Loss to Us in support of any claim under the policy within one month of reporting the claim. The claim shall be accepted using the following proof of loss

   1) Direct financial loss caused by an Unauthorized Fund Transfer, Email spoofing & phishing and Vishing cover –
      a) Proof of reporting to bank or credit or mobile wallet organization ;
      b) Proof that the bank or credit or mobile wallet organization is not indemnifying such loss to You;
      c) Complaint letter acknowledged by Police.
      d) Copy of Bank Statement

2. All losses arising out of the same, continuous, related or repeated acts shall be treated as arising out of a single Unauthorized and fraudulent transaction, shall be subject to the terms, conditions, exclusions and single Aggregate Policy Limit in effect at the time the first such Unauthorized and fraudulent transaction occurs.

3. You must take due care and reasonable precautions to safeguard Your Personal Information, details of Your Bank Accounts and/or UPI accounts and internet communications. This should include but not limited to regular Data backup, logins, not sharing PIN/TAN/OTP and Personal Information with third parties, only installing legal software from trusted sources such as manufacturer app-stores, updating anti-virus software from time to time and maintaining an updated and secure state of their software and operating systems as recommended by the manufacturer. You should also take all practical steps to minimize claims.

Mobile Phone should be in possession of the Insured at the time of unauthorized transaction.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

CLAIM SETTLEMENT UNDER COVER - UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/*SIM HIJACKING/CLONING/Online Shopping* OTHER THAN CARDS

1. In the event of a claim, please contact Us and We will provide You with any advice You may need.
2. The payment of claims is dependent on Your providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, You must provide all relevant documents including receipts, bills and other records in support of Your claim.
3. We have the sole control of any legal action and all related negotiations. You must make no admission or settlement and must not enter into any correspondence or exchange of communications about the claim without our prior authorization except where notification is required to be made to banks or credit organization or mobile wallets and the police.
4. All claims are paid in INR. If You suffer a loss which is in a foreign currency, the amount will be converted into INR at the exchange rate on the date of the loss.

EXTENSIONS AVAILABLE UNDER COVER – UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ / *SIM HIJACKING/CLONING/ONLINE SHOPPING* OTHER THAN CARDS

(Subject to payment of additional premium, specific acceptance by the company and on incorporation in Part I of the Policy Schedule accordingly)

The following extensions would be available to the Insured, under the cover "UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ / SIM HIJACKING/CLONING/ONLINE SHOPPING", if the Insured opts for it and pays additional premium for the same. The overall liability of the Company shall be restricted to maximum of the Sum Insured mentioned in the policy schedule unless mentioned otherwise.

a. Payment made on Mirror Sites-

The policy will indemnify the monetary loss on account of payments made by the insured on mirror sites designed to fraudulently lead UPI account /account holders to transfer money to wrong account or to capture confidential credentials of account holders.

b. Increased SI for Midnight Transactions-

The Policy would also indemnify card holder's Unauthorized / Fraudulent transactions which may happen between 23:45 to 00:15. The limit per account for these midnight transactions cover would be 2 times of sum insured limit per card.

c. Breach of Second Level Authorizations-

The policy will indemnify the monetary loss to UPI account /account holders on transactions that have taken place after successful second level Authorization, but the end user has not carried out this transaction/s.

d. 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.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

COVER III: LOST CARD LIABILITY

The Company shall reimburse the Insured Person for debits or transactions established against the Insured Person resulting from the unauthorized use of any lost or stolen Card(s) during the Pre- Reporting Period and Post Reporting Period as specified in the Policy Schedule, subject to overall liability of the Company not exceeding the Sum Insured for the coverage as mentioned in the Policy Schedule. Such debits or transactions shall include transactions involving unauthorized use of PIN (Personal Identification Number) issued to the Insured Person by the Financial Institution named in the Schedule.

Details of the Card covered under this section along with name of the relevant Bank/Financial Institution are as mentioned in Policy Schedule.

Sum Insured specified under this section shall be floating across all cards in the name of the Insured person and being used by the Insured person.

.

EXCLUSION APPLICABLE TO COVER - LOST CARD LIABILITY

The Company shall not be liable to make any payment under this benefit in respect of the following unless specified otherwise in writing by the Company:

1. Internet banking transactions authorized using Password issued to the Insured Person by the Bank unless otherwise specified.
2. Any unauthorized use of card or fraudulent transactions made without the loss or theft of card
3. Debits established against the Insured person resulting from the use of Counterfeit Card.
4. Losses sustained due to fraudulent or dishonest acts committed by Insured Person's Employee, acting alone or in collusion with others in respect of the Card.
5. Losses sustained due to forgery or alteration of or in any written instrument required in conjunction with any Card.
6. Card transactions in which the card issuer is legally entitled to recover from the Insured Person, or the corporate or other legal entity agreeing to honor Card expenses incurred by the Insured Person.
7. Losses resulting from any Card issued without making a proper application to the Policy holder named in the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Policy holder named in the Schedule.
8. Losses arising out of use of the Card by the Insured Person with intent to defraud the Policy holder named in the Schedule.
9. In case of cancellation of purchases of products or services bought through the Card, if the amount refunded is not credited back to the Card then the Company shall not make payment for any claim arising as a consequence of this to the Policy holder I Insured Person.
10. Any loss or damage which at the time of happening of such loss or damage is insured by any other existing policy of Insurance, except in respect of excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.
11. Any transaction made if the Card is lost prior to the commencement of the period of insurance, unless this policy is a renewal.
12. Any transaction made after the expiry of the period of insurance.
13. Pre Delivery Fraud

APPLICABLE TO COVER – LOST CARD LIABILITY

In the event your covered Card has been lost during the Policy Period the procedure to be followed is given below:

1. You shall give immediate notice to the Emergency Assistance Service Provider/ Company or the Bank/ Financial Institution for blocking I deactivating the Cards
2. You shall also give immediate notice to the nearest police station giving full particulars of the loss.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

EXTENSIONS AVAILABLE UNDER COVER – LOST CARD LIABILITY

(Subject to payment of additional premium, specific acceptance by the company and on incorporation in Part I of the Policy Schedule accordingly)

The following extensions would be available to the Insured, under the cover 'Lost card liability', if the Insured opts for it and pays additional premium for the same.

1. *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)

COVER IV: MOBILE WALLET PROTECTION

The Company shall reimburse the Insured for loss of money from any Mobile-Wallet using the covered Card, by way of Un-authorized use of money from the Mobile-Wallet of the Insured due to loss of phone of the Insured Person. The coverage shall be limited to Mobile-Wallets linked to a maximum of 2 registered mobile numbers per Insured Person, unless specified otherwise in the Certificate of Insurance.

The Insured shall provide the Mobile-Wallet linked account numbers (if applicable), registered Mobile Numbers, registered e-mail Id's with the Company at the time of policy inception. The Company shall not be liable to pay any claim, if the details are not registered with the Insurer at onset of the insurance policy. The overall liability of the Company shall be restricted to maximum of the Sum Insured mentioned in the Policy Schedule.

For the purpose of this cover;

"Mobile Wallet" Mobile Wallet includes Open wallet, Semi closed wallet, semi open wallet and Closed wallet, specifically defined as follows:-

a) Open Wallet- It is a mobile wallet that allows a user to buy goods & services, withdraw cash at ATM or Bank and transfer funds. These services can only be jointly launched with a bank. Additionally it allows its users to send money to any mobile number bank account.
b) Semi Closed Wallet -A mobile wallet that does not permit cash withdrawal or redemption, but allows user to buy goods and services at the listed merchants or transfer limited amount to banks.
c) Closed Wallet: A mobile wallet where the money is locked with the merchant in cases of a cancellation or return of the order or gift vouchers.

On occurrence of an Insured Event,

1. To file an FIR report with necessary authorities.
2. The Insured shall, immediately upon any loss or fraudulent use of Mobile-Wallet, report the same to the Emergency Assistance Service Provider.
3. Insured shall immediately inform the Mobile-Wallet provider for blocking the registered Mobile-Wallet.
4. Cover shall only apply to fraudulent transactions, occurring within 3 days from the date of loss of phone unless otherwise specified in the Schedule
5. The number of claims payable to an insured during the period of insurance shall not carry any limit, unless otherwise specified in the Schedule.

EXCLUSIONS APPLICABLE TO COVER - MOBILE WALLET PROTECTION

1. Any transaction made through a Mobile banking application.

2. Territorial limits under this endorsement shall be worldwide unless otherwise specified in the policy schedule.

3. Any transaction made if the phone is lost prior to the commencement of the period of insurance unless this policy is a renewal

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Any transaction made after the expiry of the period of insurance.

COVER V: CASH IN TRANSIT

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to compensate the Insured a sum not exceeding the Sum Insured, unless otherwise agreed by the Company, in event of loss of money by way of hold-up, robbery, theft, burglary or any other fortuitous cause while money is in transit from any ATM/Bank to the place of destination anywhere within India, provided the place of destination is within the city limits and the transit is completed within a period of specified 6 hours from the time of cash withdrawal from covered Card or Bank Account as specified in the Part I of the Policy Schedule through ATM/Bank. This cover shall apply only to the loss, whilst in transit, of money and in possession of the Insured.

EXCLUSION APPLICABLE TO COVER CASH IN TRANSIT

The Company shall not be liable to make any payment under this section in connection with or in respect of any expenses whatsoever incurred by any insured in the following cases:

a) Loss occasioned by Riot, Strike
b) Money carried under contract of affreightment;
c) Theft of money from unattended vehicle;
d) Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.
e) Shortage of any money due to any error or omission of the Insured or any other person;

TERMS AND CONDITIONS SPECIFIC TO COVER CASH IN TRANSIT

1. The Insured shall give immediate notice thereof in writing to the Company as well as lodge forthwith a complaint with the Police
2. The Insured shall be required to furnish the following for or in support of a claim:

(a) Claim form, duly completed
(b) Bank Statement;

A copy of First Information Report/ Complaint lodged with concerned Police Station due to theft.

COVER VI: IDENTITY THEFT

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify the Insured Person up to the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of Insured Person's expenses resulting from his/her efforts to resolve Insured Person's identity theft occurring during the period of insurance.

For this section Identity theft shall mean obtaining the personal information of another person without his/ her consent, for the sole purpose of assuming that person's name or identity to make fraudulent and unauthorized transactions or purchases.

Following expenses shall be payable provided they are incurred during the period of insurance and reported to us and the local police within 72 hours after discovery of the identity theft, unless specifically agreed otherwise by Us and mentioned in the Certificate of Insurance / Policy Schedule:

1. **Legal Expenses:** We will reimburse Insured Person for attorney and court fees incurred by him/her for:
a. Defending any suit brought against Insured Person by a creditor or collection agency or someone acting on their behalf as a result of the identity theft.

b. Removing any civil or criminal judgment against Insured Person, wrongfully charged as a result of the identity theft.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

2. **Lost Wages:** We will reimburse Insured Person for time taken from work solely as a result of his/her efforts to correct his/her financial records that have been altered due to identity theft. Payment of lost wages (excluding any applicable taxes/ deductions) includes compensation for whole or partial unpaid workdays for a period not exceeding 7 working days, unless specifically agreed otherwise by Us and mentioned on the Certificate of Insurance/ Policy Schedule.
Taking time from self-employment or workdays that will be paid by Insured Person's employer will not be considered for Lost wages payment.

3. Miscellaneous Expenses: We will reimburse the following:

a. The cost of refiling application for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft.

b. The cost of notarizing documents related to Insured Person's identity theft reasonably incurred as a result of Insured Person's efforts to report an identity theft or to correct his/her financial and credit records that have been altered as a result of his/her identity theft.

c. The cost of contesting the accuracy or completeness of any information contained in Insured Person's credit report as result of his/her identity theft.

d. The cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when Insured Person makes a claim.

Identity theft cover will only be applicable to active (as per the guidelines of Card issuer) Insured cards/Banks Accounts/Mobile Wallets specified in the Part I of the Policy Schedule.

TERMS AND CONDITIONS SPECIFIC TO COVER IDENTITY THEFT

1. The fraudulent account must have been opened with the Insured Person's credentials without his/her authorization.

2. Any false charge or withdrawal from the unauthorized opened account must be verified by Insured Person's financial institution.

3. The Company will be permitted to inspect Insured Person's financial records.

4. Insured Person will cooperate with us and help us to enforce any legal rights he/she or we may have in relation to his/her identity theft; this may include his/her attendance at depositions, hearings and trials and giving evidence as necessary to resolve his/her identity theft.

5. Insured Person must report the identity theft to the financial institution immediately but not later than 12 hours of discovering the identity theft, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule / Certificate of Insurance.
6. Insured Person must report the identity theft to the card Policy Authority immediately but not later than 24 hours of discovering the identity theft, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule / Certificate of Insurance.

Note: There are times when You may be in such a state of hardship, that You are unable to report the loss / damage to the financial institution and / or Police Authority within the prescribed time limit. In such cases,

condonation of delay may be considered by waiving conditions 5 and 6, where the reason for delay is provided to our satisfaction.

EXCLUSION APPLICABLE TO COVER IDENTITY THEFT

We will not pay for any expenses or loss for:

1. Monetary losses other than the out-of-pocket expenses related to the resolution of Insured Person's identity theft outlined in this policy.

2. Any physical injury, sickness, disease, disability, shock, mental anguish, and mental injury including required care, loss of job or death.

3. Cost incurred in credit reports before the discovery of Insured Person's identity theft.

4. Any amount paid by the Insured Person as extortion money due to his/ her identity theft

5. Any outstanding amount payable to the creditor/ financial institution due to Insured Person's identity theft

Section II – PA AND MEDICAL RELATED COVERS

COVER I: PERSONAL ACCIDENT

The Company shall compensate the Insured as per table of covers hereunder in case of death or permanent total disablement or permanent partial disablement of the Insured arising out of and consequent upon a bodily Injury sustained in an Accident, which is not related to a pre-existing condition and has been encountered at any time during the Period of Insurance.

The Company's maximum liability in respect of any one Accident or all Accidents resulting in death or permanent total disablement or permanent partial disablement or Temporary total disablement of Insured during the Period of Insurance shall not exceed the Sum Insured specified in Part I of the Policy Schedule.

Personal Accident Covers will only be applicable to active (as per the guidelines of Card issuer) Insured cards/Banks Accounts/Mobile Wallets specified in the Part I of the Policy Schedule.

Basis of assessment of claim:

The benefit payable to or on behalf of the insured will be as per the following categories

1. Death:

   The Sum Insured as stated in Part I of the Policy Schedule if the death of the Insured shall result within a period of twelve months from the date of the accidental Injury, and if such Injury shall be the sole and direct cause of the death of the Insured and is sustained by the Insured during the policy period.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

2. Permanent Total Disablement (PTD):

If such accidental Injury shall, within twelve months of its occurrence, be the sole and direct cause of the total and irrecoverable loss of:

(i) Sight of both eyes, or actual loss by physical separation of two entire hands or two entire feet, or one entire hand and one entire foot, or loss of sight of one eye and loss of one entire hand or one entire foot, then the Sum Insured stated in the Part I of the Policy Schedule hereto shall be payable;

(ii) Use of two hands or two feet, or of one hand and one foot, or of loss of sight of one eye and loss of use of one hand or one foot, then the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable;

(iii) The sight of one eye, or actual loss by physical separation of one entire hand or one entire foot, then fifty percent (50%) of the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable;

(iv) Total and irrecoverable loss of use of a hand or a foot without physical separation then fifty percent (50%) of the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable.

Note:

(i) For the purpose of clause (iii) and (iv) above, physical separation of a hand or foot means separation of hand at or above the wrist, and of foot at or above the ankle.

(ii) If an Injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured from engaging in and being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable.

3. Permanent Partial Disablement (PPD)

If an Injury shall, within twelve calendar months of its occurrence, be the sole and direct cause of the total and/or partial irrecoverable loss of use or the actual loss by physical separation of the body parts as per the following table, then the percentage as specified hereunder of the Sum Insured as stated in Part I of the Policy Schedule shall be payable:

Table -1

Percentage of Capital		**Percentage of Sum Insured**
Loss of toes – all		20
Loss of Great both phalanges		5
Loss of Great – one phalanx		2
Other than great phalanx if more than one toe lost each		1

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Loss of hearing – both ears		75
Loss of hearing one ear		30
Loss of four fingers and thumb of one hand		40
Loss of four fingers		35
Loss of thumb	- both phalanges	25
	- one phalanx	10
Loss of Index finger	three phalanges	10
	- two phalanges	8
	- one phalanx	4
Loss of middle finger-three phalanges		6
	- two phalanges	4
	- one phalanx	2
Loss of ring finger	- three phalanges	5
	- two phalanges	4
	- one phalanx	2
Loss of little finger	- three phalanges	4
	- two phalanges	3
	- one phalanx	2
Loss of metacarpus-	first or second (additional)	3
	- third, fourth or fifth (additional)	2

Any other permanent partial disablement - This shall be based upon written opinion and assessment of the Medical Practitioner as to the extent of disability.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

The percentage payout as per Table-1 can be subject to modifications, if medically required and if proposed and justified by the Insured's treating doctor and a consensus have been reached between the treating doctor and a medical practitioner appointed by Us.
Additionally, for any other disablement, which is not listed above, the payout shall be based upon opinion and assessment of the Insured's treating Doctor and a Medical Practitioner appointed by the Company.

4. **Temporary total disablement**

In the event of Accidental Bodily Injury which is the sole and direct cause of a Temporary Total Disablement of Insured Person and which completely prevents him/ her from performing each and every duty pertaining to his/ her employment or occupation on a temporary basis, then We will pay a weekly benefit amount as mentioned in the Part I of Policy Schedule against this Section, provided that:

1. The Temporary Total Disablement is certified by a Medical Practitioner and submission of supporting documents/reports with respect to clinical examination, radiological scanning or imaging and/or neurololgical fallout testing as submitted to us, failing which We shall not be liable for any claim under this Section.

2. We will stop making payments when We are satisfied that Insured Person can engage in his/ her occupation again or when We have made payments for number of weeks as mentioned in the the Part I of Policy Schedule, whichever is earlier.

3. We shall not be liable to make any payment under this Benefit in respect of the Insured Person for more than the Total Number of weeks as opted by You and mentioned in Your Policy the Part I of Policy Schedule for any and all claims arising within the Policy Period under this Benefit.

4. The benefit shall not be paid for the Time Excess mentioned in Your the Part I of Policy Schedule i.e. for the number of days as opted by You and mentioned in the Part I of Policy Schedule calculated from the date of commencement of Temporary Total Disablement.

5. In case the Temporary Total Disablement is for a period less than a week, the benefit payable shall be calculated on proportionate basis in relation to the weekly benefit.

6. We will not pay any amount in excess of the Insured Person's base weekly income net of tax and other deductions, excluding overtime, bonuses, tips, commissions, or any other special compensation.

7. In case of any dispute with respect to the duration of Temporary Total Disablement, the duration shall be finally determined by a Doctor/Medical Practitioner mutually appointed by the Insured and Insurer, who certifies the final date upon which the Insured recovered and fit to perform each and every duty pertaining to his / her employment or occupation.

The following extensions, if opted for, would be applicable under the cover, Personal Accident, at an additional premium

a. CHILD BENEFIT COVER

During the Period of Insurance, if the Insured due to an accident and he/she is survived by Dependent Child(ren), We will pay to the Insured's surviving dependent children, a lump sum amount, as specified in Part I of the Policy

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Schedule. Our maximum liability is limited to the Sum Insured mentioned against this cover in Part I of the Policy Schedule, irrespective of the no. of dependent children.

Documents to be submitted in support of the claim:
In addition to the documents required to support the 'Personal Accident' claim, age proof of child.

b. CHILD EDUCATION GRANT

The company shall pay to Insured's biological/legally adopted child aged between 5 years to 25 years if studying full time in a recognized institution, a sum as specified in Part I of Policy Schedule in the event that the Insured suffers an Injury due to an Accident during the Period of Insurance which within 12 calendar months of its happening is the sole cause of the Insured's death or permanent total disablement or permanent partial disablement. The Company's liability under this cover will be limited to only one child.

Documents to be submitted in support of claim:
In addition to the documents required to support the 'Personal Accident' claim, proof of fee receipts/tuition fee.

c. DAUGHTER MARRIAGE EXPENSES

The company shall pay to Insured's biological/legally adopted daughter aged between 18 years to 30 years at the time of her marriage, a sum as specified in Part I of Policy Schedule in the event that the Insured suffers an Injury due to an Accident during the Period of Insurance which within 12 calendar months of its happening is the sole cause of the Insured's death or permanent total disablement or permanent partial disablement. The Company's liability under this cover will be limited to only one daughter.

Documents to be submitted in support of claim:
In addition to the documents required to support the 'Personal Accident' claim, proof of Marriage Certificate.

TERMS & CONDITIONS APPLICABLE TO COVER - PERSONAL ACCIDENT AND ITS EXTENSIONS

1. Upon happening of any event, which is likely to give rise to a claim under this Cover, the Insured's representative shall give written notice with full particulars immediately to the Company or the Assistance Service Provider.
2. The insured's representative shall arrange for immediate treatment of the Insured in a Hospital and produce all such records of treatment to the Company in support of the claim.
3. Any claim for death of the Insured shall be duly supported by a death certificate issued by the Hospital in the city of Accident or City of Residence or Place of Origin, as the case may be. Post mortem certificate if required by the Company shall also be submitted, wherever post mortem is conducted.
4. In case of death, written notice must be given before internment or cremation, within one calendar month after the death, unless reasonable cause for delay is shown.
5. The claim for permanent total or partial disability shall be duly supported by the disability certificate issued by the Hospital / Medical Practitioner specifying the nature of disability and the percentage of disablement.
6. In the event of the death of the insured, the amount payable would be the sum Insured as stated in Part I of the Policy Schedule if the death of the Insured shall result within a period of twelve months from the date of the Injury, and if such Injury shall be the sole and direct cause of the death of the Insured and is sustained by the Insured during the policy period. To this extent the certificate obtained from the Medical Practitioner shall clearly relate the death to the Accident in question.
7. If the insured is not found within one(1) year of the disappearance, sinking or wrecking of the Flights/ Public Carrier in which he was travelling as a fare paying passenger, the insured will be presumed to have died as a result of the accident.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

8. An injury would be deemed to cause Permanent total disablement if such Injury shall, within twelve months of its occurrence, be the sole and direct cause of the total and irrecoverable loss.

EXCLUSIONS APPLICABLE TO COVER - PERSONAL ACCIDENT

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. Compensation under more than one disablement event as specified above in Table-1, in respect of any one Accident / series of Accidents arising out of one event, if the overall liability of the Company exceeds the Sum Insured mentioned against this cover in the Part I of the Policy Schedule
2. Amounts related to medical expenses;
3. Compensation in case the Insured encounters an Accident in a territory outside the geographical scope of the policy.
4. With respect to the cover 'Workplace Assault', any assault done by or linked to the employer or any employee of the organization of which the Insured is also an employee
5. Payment of compensation in respect of death or disability:
   b) arising from intentional self-Injury / suicide / attempted suicide;
   c) arising from or resulting directly or indirectly from any Illness;
   d) whilst the Insured is under the influence of intoxicating liquor / drugs;
6. Mode of travel -Air

CLAIMS PROCEDURE APPLICABLE TO COVER - PERSONAL ACCIDENT

In event of the Insured meeting with death or disability arising out of an Injury caused in an Accident taking place any time during the Period of Insurance, immediate notice thereof shall be sent to the Company/Assistance Service Provider by or on behalf of the Insured furnishing details of the Accident.

Documents to be submitted in support of the claim:

i. Medical reports giving the details of the Accident, nature of Injury and the extent of disability.
ii. In case of death of the Insured death certificate issued by the Medical Practitioner who attended on the Insured.
iii. Postmortem certificate, wherever post mortem is conducted, to be produced if required by the Assistance Service Provider/Us.
iv. Police report/FIR/Panchnama.
v. Medical Practitioner's certificate in case of Injury (in case of Permanent Partial Disablement/ Permanent Total Disablement) stating the reasons and the extent of the Injury/Disablement.
vi. And any other document as may be appropriately applicable for the claims preferred under this section of the policy.
vii. For claims related to extension 'Coma Cover', a letter from the treating doctor certifying the direct cause and duration, the hospitalization course, prognosis of Coma. In case, the Coma has been induced on account of bodily injuries, a written narration from the treating doctor of the circumstances that led to the comatose state shall be needed.

COVER II: ACCIDENTAL DEATH AND DISABLEMENT (AIR)

We shall pay to the Insured or nominee or legal heir of the Insured a lump sum amount as mentioned in the Part I of the Policy Schedule and up to the maximum amount specified under this cover in case of Death, Permanent Total Disability or a Permanent Partial Disability of the Insured arising out of and consequent upon an Injury or accident encountered while the Insured is mounting into or dismounting from or travelling by air as a passenger (fare paying or otherwise) during the Period of Insurance.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

We will also cover disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of an aircraft in which such Insured Person was known to have been travelling as an occupant. It shall be deemed after 12 months, subject to all other terms and conditions of this Policy that such person shall have died as a result of the accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the insured person is still alive all payments shall be reimbursed in full to the Company.

Basis of assessment of claim:

The benefit payable to or on behalf of the insured will be as per the following categories

1. Death:

The Sum Insured as stated in Part I of the Policy Schedule if the death of the Insured shall result within a period of twelve months from the date of the accidental Injury, and if such Injury shall be the sole and direct cause of the death of the Insured and is sustained by the Insured during the policy period.

2. Permanent Total Disablement (PTD):

If such accidental Injury shall, within twelve months of its occurrence, be the sole and direct cause of the total and irrecoverable loss of:

(v) Sight of both eyes, or actual loss by physical separation of two entire hands or two entire feet, or one entire hand and one entire foot, or loss of sight of one eye and loss of one entire hand or one entire foot, then the Sum Insured stated in the Part I of the Policy Schedule hereto shall be payable;

(vi) Use of two hands or two feet, or of one hand and one foot, or of loss of sight of one eye and loss of use of one hand or one foot, then the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable;

(vii) The sight of one eye, or actual loss by physical separation of one entire hand or one entire foot, then fifty percent (50%) of the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable;

(viii) Total and irrecoverable loss of use of a hand or a foot without physical separation then fifty percent (50%) of the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable.

Note:

(i) For the purpose of clause (iii) and (iv) above, physical separation of a hand or foot means separation of hand at or above the wrist, and of foot at or above the ankle.

(ii) If an Injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured from engaging in and being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Sum Insured stated in Part I of the Policy Schedule hereto shall be payable.

3. Permanent Partial Disablement (PPD)

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

If an Injury shall, within twelve calendar months of its occurrence, be the sole and direct cause of the total and/or partial irrecoverable loss of use or the actual loss by physical separation of the body parts as per the following table, then the percentage as specified hereunder of the Sum Insured as stated in Part I of the Policy Schedule shall be payable:

Table -1

Percentage of Capital		**Percentage of Sum Insured**
Loss of toes – all		20
Loss of Great both phalanges		5
Loss of Great – one phalanx		2
Other than great phalanx if more than one toe lost each		1
Loss of hearing – both ears		75
Loss of hearing one ear		30
Loss of four fingers and thumb of one hand		40
Loss of four fingers		35
Loss of thumb	- both phalanges	25
	- one phalanx	10
Loss of Index finger	three phalanges	10
	- two phalanges	8
	- one phalanx	4
Loss of middle finger-three phalanges		6
	- two phalanges	4
	- one phalanx	2
Loss of ring finger	- three phalanges	5
	- two phalanges	4
	- one phalanx	2
Loss of little finger	- three phalanges	4

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

	- two phalanges	3
	- one phalanx	2
Loss of metacarpus-	first or second (additional)	3
	- third, fourth or fifth (additional)	2

Any other permanent partial disablement - This shall be based upon written opinion and assessment of the Medical Practitioner as to the extent of disability.

The percentage payout as per Table-1 can be subject to modifications, if medically required and if proposed and justified by the Insured's treating doctor and a consensus have been reached between the treating doctor and a medical practitioner appointed by Us.
Additionally, for any other disablement, which is not listed above, the payout shall be based upon opinion and assessment of the Insured's treating Doctor and a Medical Practitioner appointed by the Company.

EXCLUSIONS APPLICABLE TO COVER – ACCIDENTAL DEATH AND DISABLEMENT (AIR)

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. The Company shall not be liable for
i. Amounts related to medical expenses.
ii. Payment of compensation in respect of death.
• arising from intentional self-Injury/ suicide/ attempted suicide.
• whilst the Insured is under the influence of intoxicating liquor/ drugs.

2. whilst engaging in aviation / ballooning / while mounting into or dismounting from or traveling in any balloon or aircraft, unless otherwise specified in Part I of the Policy Schedule; or while engaging in any other hazardous activity/ adventure sports unless Adventure sports cover is opted and Personal Accident claim is mentioned as payable in the Annexure I against the mentioned adventure sport during which the injury was caused and the same has been mentioned in Part I of the Policy Schedule.

3. Any person travelling other than as a passenger (Fare paying or not),

CLAIMS PROCEDURE APPLICABLE TO COVER – ACCIDENTAL DEATH AND DISABLEMENT ()(AIR)

Refer to 'Claims Procedure – General' section

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Documents to be submitted in support of claim:

Documents to be submitted in support of the claim
i. Medical reports giving the details of the Accident and the nature of Injury.
ii. Death certificate issued by the Medical Practitioner who attended on the Insured.
iii. Postmortem certificate to be produced if required by the Company/Assistance Service Provider wherever postmortem is conducted.
iv. In case of an air crash / ship wreck or other such operator causing deaths on a massive scale, confirmation from the common carrier/ Public Carrier operator regarding the death of insured
v. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy
vi. Police report in original in case the Accident shall have taken place in a public place or premises.

COVER III: MEDICAL EXPENSES FOR BODILY INJURY CAUSED BY AND ARISING OUT OF ROAD AND/OR RAIL ACCIDENT

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Insured a sum not exceeding the Sum Insured, unless otherwise agreed by the Company, if the Insured shall sustain any bodily injury resulting solely and directly from Road accident and/or Rail accident and if the Insured shall require, upon advice of a Medical Practitioner or a Surgeon, to incur hospitalisation expenses for medical/surgical treatment at any nursing home/ hospital in India as an inpatient, the Company will pay to the Insured Person the amount of such expenses as would fall under different heads mentioned below which are reasonably and necessarily incurred by or on behalf of such Insured but not exceeding the Sum Insured in aggregate in any one period of Insurance.

Expenses that may be reimbursed by the Company:

a) Room or boarding expenses as charged by the Hospital/nursing home.
b) Nursing Expenses.
c) Fees charged by the Surgeon/ anaesthetist/ Medical Practitioner/ Consultants/ specialists.
d) Fees/expenses incurred for Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances. Medicines and Drugs, Diagnostic material, X-rays, Artificial limbs and Cost of Organs and similar expenses.
e) Ambulance Charges for carrying the Insured from accident spot to Hospital/Nursing Home and for carrying the Insured from the Hospital/Nursing Home up to residence of the Insured upon discharge.

Upon occurrence of an accident, which may give rise to a claim under Section II of this Policy, the Insured must immediately after the occurrence of such an accident, obtain medical treatment, failing which the Company will not be liable for payment of any claim under this cover.

EXCLUSIONS APPLICABLE TO COVER III

The Company will not be liable to make any payment under this policy in respect of:

a) Death or Disablement directly or indirectly due to War, Invasion, Act of Foreign Enemy Hostilities or Warlike operations (whether war be declared or not) or Civil Commotion or Rebellion, Military, Naval or Air Service or Breach of Law of Hunting. Steeple chasing, Revolution, Insurrection, Mutiny, Engaging in aviation other than as a passenger (fare paying or otherwise) in any licensed Standard Type of Aircraft unless specifically agreed by Insurer,

b) Circumcision or Strictures or Vaccination or Inoculation or change of life or beauty treatment of any description or dental or eye treatment or Intentional self injury or insanity or dissipation or Nervous Breakdown (which expression shall cover also general debility “run down” conditions and General “overhaul”) or Venereal Disease or intemperance or the use of intoxicating drugs or liquors or any diseases, injury, death or disablement directly or indirectly due to any one or more of them.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

c) Any hospitalisation/Domiciliary hospitalisation expenses incurred on bodily injury resulting directly or indirectly proximately or remotely from accident (not caused by or arising out of the use of a motor vehicle) other than road and/or rail accident as defined in this policy.

d) Expenses on vitamins unless forming part of treatment for injury as certified by the attending Medical Practitioner.

e) Naturopathy treatment.

INJURY SERIES CLAUSE

For the purpose of this policy where several bodily injuries are attributable directly or indirectly to the same road/rail accident all such bodily injuries shall be treated as single bodily injury and all the admissible hospital expenses arising out of such bodily injuries shall be treated as one claim.

COVER IV: CREDIT SHIELD LIABILITY

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Card Issuer as mentioned in Part I of the Schedule a sum not exceeding the Sum Insured, unless otherwise agreed by the Company, in respect for the debits established against the Cardholder resulting only from the use of the Card by the Cardholder in the event of an accidental death of the Cardholder subject to the limit mentioned in the Part I of Schedule.

CONDITIONS APPLICABLE TO THE COVER IV (SECTION II)

The company will indemnify the Insured under this Section only if:

1. A formal claim is lodged and paid under Cover I and II (Section II) of this Policy.

ADDITIONAL EXCLUSIONS APPLICABLE TO COVER IV (SECTION II)

The Company shall not be liable to make any payment in respect of:

1) Debits established against the Insured resulting from the use of counterfeit Card. Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as an Insured Card specified in Part I of the policy schedule issued by the Card Issuer which is subsequently altered or modified or tampered with, without consent of the Card Issuer.

2) Losses sustained by the Insured resulting directly or Indirectly from any fraudulent or dishonest acts committed by Insured's employee, acting alone or in collusion with others in respect of the Card.

3) Losses sustained by the Insured through forgery or alteration of or on or in any written instrument required in conjunction with any Card.

4) Losses resulting from any Insured Card specified in Part I of the policy schedule issued by the Card Issuer issued without making a proper application to the Card Issuer named in Part I of the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Card Issuernamed in Part I of the Schedule.

5) Losses arising out of use of the Card by the Cardholder with intent to defraud the Card Issuernamed in Part I of the Schedule.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

6) Losses, which the Card Issuernamed in Part I of the Schedule is legally entitled to recover from the Cardholder, or the corporate or other legal entity agreeing to honour Card expenses incurred by the Cardholder.

ADDITIONAL CONDITIONS APPLICABLE TO COVER IV (SECTION II)

1) Upon the happening of any event which may give rise to a claim under this policy, the Card Issuernamed in Part I of the Schedule or the Insured, as the case may be, shall immediately give written notice to the Company with full particulars as far as possible.

2) The Insured shall also give immediate notice to the nearest police station giving full particulars of the loss.

3) The Insured shall furnish in writing within 14 days from the date of discovery of loss full details of the claim, supported by relevant documents.

4) The Insured shall extend all cooperation and help to the Company and/ or to the representative of the Company in discovering the culprit, tracing the stolen cards and in conviction of the offender.

5) The Company shall be entitled in the names of the Insured to have the absolute conduct and control of all or any proceedings it may consider necessary for the purpose of tracing and recovering the property lost and the Insured shall at the Company's expenses furnish all such assistance in connection with such proceedings.

6) If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claims hereunder shall be forfeited.

7) The Card Issuernamed in Part I of the Schedule shall maintain proper and up-to-date record of the Cardholders and shall allow the Company to Inspect such records at any time, subject to the confidentiality obligations of the Card Issuer. Also, at all points of time during the currency of the Policy, the Card Issuernamed in Part I of the Schedule is to ensure that adequate premium is paid to the Company to ensure that this Policy applies to cover all the Cardholders of the Bank. If, at any point of time, the required premium is not paid to the Company to cover the Cardholders of the Card Issuer, the Cardholders in respect of whom the premium is not received by the Company from the Card Issuershall be treated as not covered under this Policy.

8) The Insured shall at his own expenses take all reasonable precautions to prevent loss at all times and adhere and shall keep records of all transactions in such manner that the Company can accurately determine on basis of these records, the amount of loss.

9) This policy shall not cover any loss or damage which at the time of happening of such loss or damage is insured by any other existing policy of Insurance, except in respect of excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.

10) Losses arising out of debits raised and established against the Insured after receipt of List of Stolen Cards by the Member establishments of the Card issuer mentioned in Part I with whom the Bank has an Acquiring Bank relationship, are not payable.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

11) On payment of a claim by the Company, the total amount of indemnities and the indemnity amount per Cardholder will stand reduced by the amount of claim paid, unless the same is reinstated on payment of additional premium by the Insured.

Section III – BAGGAGE COVER

Baggage cover includes loss of checked in baggage, Damage of baggage during transit, Delay of checked in baggage, Loss of travel documents, Loss of valuables including money in relation to Trip covered only if Travel tickets are purchased from Insured Card or Bank or Mobile wallet.

LOSS OF CHECKED-IN BAGGAGE

If the Checked-In Baggage of the Insured is permanently lost whilst in custody of the Common Carrier/ Public Carrier in relation to Trip covered, we will pay the Insured a pro-rated sum insured as specified in Part I of the Policy Schedule, for pieces of baggage lost. This shall basically mean that if the Insured has entrusted more than one baggage in the authority of common carrier/ Public Carrier, then in the event that all pieces of baggage are not permanently lost, the benefit/claim payout would be made on a pro-rated basis depending on the pieces of baggage checked-in. The coverage shall commence from the time the Checked-In Baggage is entrusted to the Common Carrier/ Public Carrier and a receipt obtained, and shall terminate on delivery by the Common carrier/ Public Carrier. The cover shall in no case exist beyond the point of delivery by the Common Carrier/ Public Carrier at the arrival terminal/ exit gate.

The cover shall be applicable individually and independently in case of Trip involving multiple destinations en-route. Even in the event of more than one incident of loss of Checked-in Baggage during the Trip, the Company's overall liability shall be limited to the overall Sum Insured mentioned under this cover in Part I of the Policy Schedule.

Family/Group check in of baggage with the common carrier/ Public Carrier must be declared at the time of claim by the customer and claims will be treated accordingly for each individual insured.

CONDITIONS APPLICABLE TO COVER - LOSS OF CHECKED-IN BAGGAGE

1. The insured must report any Loss, theft or deprivation of Baggage to either the local police or the common carrier/ Public Carrier as soon as reasonably practicable and get a confirmation of the same
2. Any amount paid under the claim of 'Delay of Checked-in baggage' regarding the same piece of baggage will be deducted from the claim amount payable to customer under the claim of 'Loss of Checked-in baggage'

EXCLUSIONS APPLICABLE TO COVER - LOSS OF CHECKED-IN BAGGAGE

In addition to the General Exclusions listed in this Policy, the Company shall not be liable for any loss in connection with the following:

1. Any loss or damage of Contents including valuables and money (cash) of the Checked-In Baggage
2. Losses arising from any delay, detention, confiscation by customs officials or other public authorities unless in situations of any social/political instability beyond the control of the insured
3. Loss of the Checked-In Baggage sent in advance or souvenirs and articles mailed or shipped separately

CLAIMS PROCEDURE APPLICABLE TO COVER - LOSS OF CHECKED-IN BAGGAGE

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

In an event where the Insured has not got delivery of one or more Checked-In Baggage attached to the ticket/boarding pass of the Insured, the Insured shall hold back the ticket/boarding pass and report to the Common Carrier/ Public Carrier of the non-delivery (or short delivery) of one or more Checked-In Baggage while simultaneously reporting to the Assistance Service Provider/Insurer as provided in the 'Claims Procedure – General'.

Documents to be submitted in support of the claim

1. Property irregularity report issued by the common carrier/ Public Carrier (or confirmation of Baggage loss from an independent agency approved by the Insurer).
2. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy.

In case the undelivered Checked-In Baggage is subsequently traced by the Common Carrier/ Public Carrier and offered for delivery to the Insured, the Insured shall take delivery of the Checked-In Baggage and refund the amount paid by the Company hereunder. In case of delivery of part of the Checked-In Baggage, the amount paid by the Company attributable to such Checked-In Baggage shall be refunded by the Insured to the Company.

DAMAGE TO BAGGAGE DURING TRANSIT

If the checked-in baggage gets damaged during transit, then the Company would pay the insured a flat benefit amount as mentioned in the Part I of the Policy Schedule. The admissibility of the claim under this section will be ascertained by the Company on the basis of evidences submitted by the Insured.

This cover is meant only for damage to the baggage and not for the damage of individual articles contained in the baggage.

EXCLUSIONS APPLICABLE TO COVER - DAMAGE TO BAGGAGE DURING TRANSIT

- In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:
    - Any damage which has not occurred in the custody of Common Carrier/ Public Carrier
    - Normal wear and tear of the luggage

CLAIMS PROCEDURE APPLICABLE TO COVER - DAMAGE TO BAGGAGE DURING TRANSIT

In the event of damage to baggage during transit, the Insured shall immediately report to the Common Carrier/ Public Carrier of this fact while simultaneously reporting to the Assistance Service Provider/Insurer as provided in the 'Claims Procedure – General' section.

Documents to be submitted in support of the claim:

- Proof of damage to the baggage during the transit certified by the common carrier/ Public Carrier or with a picture of the damaged baggage taken during the same trip
- Visual evidence should show the bag bearing the airline/common carrier/ Public Carrier tag /whereby the name and destination of the passenger should be visible.
- Any other document as required by the ASP / TPA / Insurer

DELAY OF CHECKED-IN BAGGAGE

The Company shall pay to the Insured, the amount as specified against this cover in Part I of the Policy Schedule as a fixed allowance in case the Insured shall encounter a delay in receipt of his/ her Checked-In Baggage due to any reason, at the instance of the common carrier/ Public Carrier including misdirection and mislaying for more

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

than six(6) consecutive hours or beyond the minimum time as mentioned against the cover as Deductible in Part I of the Policy Schedule from the time of arrival of the Common Carrier/ Public Carrier whilst on a Trip covered hereunder.

The cover shall be applicable individually and independently in case of Trip involving multi destinations en-route. In event of more than one incident of delay of Checked-In Baggage during a Trip, the Company's overall liability shall be limited to loss suffered by the Insured for only one of such incidents of delay of Checked-in Baggage, or any other number of such instances as specified in Part I of the Policy Schedule. The amount mentioned is for a single event of delay in case of a Single Trip or Two instances in case of a Round Trip or the number of incidences as specified in Part I of the Policy Schedule, irrespective of pieces of baggage delayed.

EXCLUSIONS APPLICABLE TO COVER - DELAY OF CHECKED-IN BAGGAGE:

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

- Delay in delivery of the Checked-In Baggage arising out of and resulting from detention / confiscation by the Common Carrier/ Public Carrier / customs / government agencies / other agencies unless in situations of any social/political instability beyond the control of the insured, necessitating stringent checking, resulting in a delay.
- In case the period of delay does not exceed the deductible time specified in Part I of the Policy Schedule.
- Delay attributable to damage to Checked-In Baggage warranting an examined delivery by the Common Carrier/ Public Carrier.

CLAIMS PROCEDURE APPLICABLE TO COVER - DELAY OF CHECKED IN BAGGAGE

In the event of delay of Checked-In Baggage, the Insured shall immediately report to the Common Carrier/ Public Carrier of this fact while simultaneously reporting to the Assistance Service Provider/Insurer as provided in the 'Claims Procedure – General' section.

Documents to be submitted in support of the claim:

1. Property irregularity report stating the scheduled time of delivery and actual time of delivery of the Checked-In Baggage issued by the Common Carrier/ Public Carrier (or confirmation of Baggage delay from an independent agency approved by the Insurer).
2. Copies of correspondence exchanged, if any, with the Common Carrier/ Public Carrier in connection with the delay in delivery of the Checked-In Baggage.
3. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy.
4. In event the compensation has been paid to the Insured under the cover - Delay of Checked-In Baggage and upon further investigation it is later determined that Checked-In Baggage of the Insured has been lost by the Common Carrier/ Public Carrier, any amount claimed and paid to the Insured under the Cover - Delay of Checked-In Baggage will be deducted from any payment due, to the Insured under the Cover - Loss of Checked-In Baggage

LOSS OF BAGGAGE AND PERSONAL EFFECTS

The baggage and personal effects considered under this cover is as follows:

a) The loss of baggage occurring any time after the delivery of the Checked-In Baggage is taken from the Common Carrier/ Public Carrier, or in any case any time after the Insured leaves the exit gate of the airport/departure port (including while he is travelling in the rented vehicle), and any time before the baggage

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

is once again checked-in in connection with furtherance of the scheduled journey being part of the Insured Trip within the Period of Insurance.

b) For Hand and cabin baggage, cover shall commence from the time the Insured shall have passed through the security at the airport at the port of origin or any such departure port and continue until the Insured completes or terminates his / her Trip covered hereunder

The Company shall reimburse you on actuals on declaration of the customer upto the SI limit specified in the Part I of the Policy Schedule for the loss sustained to your baggage and personal effects due to theft, burglary, , robbery, hold-up or any similar event including natural disaster(s)whilst on a Trip where such loss is due to circumstances beyond Your control. In case, the value of items which were part of lost baggage/ hand baggage/ cabin baggage is more than amount as specified in the Policy Schedule Invoice/purchase bill of the items covered hereunder in case of indemnity claims.

If mentioned specifically in the Part I of the Policy Schedule, we would pay the Insured a lump sum amount. Any payment under this cover shall be limited to the sum insured specified in Part I of the Policy Schedule hereunder.

Incidents like robbery, theft, burglary, hold-up or any similar incident resulting in claim, need to be reported to the local police within 24 hours of the occurrence of such incidence. This condition would be applicable to the mentioned cover of 'Loss of Baggage & Personal Effects' and all its extensions.

ADDITIONAL COVERAGE AVAILABLE UNDER COVER - LOSS OF BAGGAGE AND PERSONAL EFFECTS:

a. Loss of Valuables including Money

The Cover 'Loss of Baggage and Personal Effects' can be extended to cover for any loss of valuables including money, due to burglary, theft, hold-up or any similar incidence, whereby the insured is carrying the same in his baggage during the period of Insurance. We will pay a lump sum amount as specified in the Policy Schedule under this Cover. This extension won't be payable, if the loss of money occurs while it is not attended by the Insured or the Insured has not taken all steps to ensure the safety of the valuable (including money).

Valuables must be owned by the Insured and not hired by, loaned, or entrusted to him/her.

The robbery, theft, mugging or such similar incident must be reported to the police where the incident occurred, within 24 hours of occurrence of such an incident.

a. EXCLUSIONS APPLICABLE TO EXTENSION –VALUABLES INCLUDING MONEY:
In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. We will not pay for any shortage due to exchange rate or depreciation in value or for loss of any valuables including money not immediately reported to us.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

2. Any loss happening in the Country of Residence.

b. Loss of Travel Documents

The cover 'Loss of Baggage and Personal Effects' can be extended to cover for obtaining any lost travel documents like lost tickets, visa excluding passport, due to theft, burglary, , hold-up, robbery, mugging or any such similar incidence, whereby the insured is carrying the same in his baggage and is on a insured trip. We will indemnify the Insured for the expenses incurred to procure and replace such lost documents, up to a maximum of the sum insured as specified in the Policy Schedule under this extension under the Cover - 'Loss of Baggage and Personal Effects'.

TERMS AND CONDITIONS APPLICABLE TO COVER - LOSS OF BAGGAGE AND PERSONAL EFFECTS & EXTENSIONS THEREIN

1. The insured must take all reasonable precautions for the safety and supervision of their Baggage, Money, valuables, Travel Documents and
2. The insured must report any Loss, theft, damage or deprivation of Baggage, Money or Travel Documents to the local police and the common carrier or hotel authorities within 24 hours of the occurrence of the event, so a written report is available at the time of making any claim. No claim shall be admitted under the Policy unless a complaint is lodged with the police authorities and copy of the first information report is furnished to the Company.
3. The insured must report any Loss or theft of automatic teller machine cards, debit cards, credit cards, travellers' and other cheques or Travel Documents to the issuing authorities as soon as reasonably practicable and effect appropriate cancellation measures.
4. The insured must provide a proof of ownership of Valuables, covered hereunder i.e. purchase bill or invoice in the name of the insured or authorized custody of the same, if it is provided by his employer/ business organization.
5. Should the lost Baggage and /or personal property be found or traced and delivered to the Insured, the Insured shall return to the Company the entire amount paid hereunder.

BASIS OF INDEMNITY FOR COVER - LOSS OF BAGGAGE AND PERSONAL EFFECTS & EXTENSIONS THEREIN

The liability of the Company shall be determined based on the market value of the Contents of the Baggage and Personal Effects including sports equipment, electronic equipment or travel documents (excluding, however, the Valuables) as on the scheduled/expected date of delivery at the destination port.

However, the maximum liability of the Company shall not exceed the overall Sum Insured amount mentioned in Part I of the Policy Schedule against the respective covers and extensions for all articles falling under a particular cover or extension. Any article which is covered under the main cover or one of the extensions shall not be simultaneously covered under another extension also. For all the electronic items, sports equipments covered here in put together, subject to the overall liability of the Company not exceeding the Sum Insured as specified in the Policy Schedule under this Cover- 'Loss of Baggage and Personal Effects'.

The cover shall be applicable individually and independently in case of Trip involving multi destinations en-route. In event of more than one incident of loss of Baggage and Personal Effects including hand and/or cabin baggage and/or valuables specifically covered hereunder during the Trip, the Company's overall liability shall be limited to only one such incident of loss of Baggage and Personal Effects, unless otherwise specified in Part I of the Policy

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Schedule

EXCLUSIONS APPLICABLE TO COVER - LOSS OF BAGGAGE AND PERSONAL EFFECTS

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

The Company shall not be liable to make any payment under this cover or for any expenses related to baggage and personal effects, electronic equipment, valuables (including money), sporting equipment or travel documents for the following situations:

1. Any Deductible amount as mentioned against this cover in the Policy Schedule
2. Any loss of partial Contents of the baggage or hand baggage or cabin baggage except for loss of sports equipment and/or loss of electronic equipment and/or loss of valuables if the applicable extensions of 'Loss of Valuables including Money' , 'Loss of Electronic Equipment' and 'Loss of Sports Equipment' have been opted for by the Insured
3. Loss of Baggage and Personal Effects other than owned and / or belonging to and / or in lawful custody of the Insured at the time when the Insured commenced the Trip covered hereunder;
4. Loss of any Valuables unless the extension of 'Loss of Valuables including Money' has been opted for by the Insured
5. Any loss due to theft or burglary or mugging or robbery or or hold-up not reported to the police authorities within 24 hours of the occurrence of the incident and a written police report being obtained in that regard.
6. Any loss arising out of devaluation of currency or shortages due to errors or omissions during monetary transactions; loss of coins and bank notes in excess of the amount allowed by any applicable currency regulations at the time of the commencement of the Trip or while such currency or money is carried in or on a Common Carrier/ Public Carrier, unless accompanying the insured as personal cabin baggage
7. Any loss due to confiscation by customs or any other lawful authority where the Policyholder's and/or insured's use and/or possession of such item(s) is unlawful;
8. While shipped under any freight agreement or sent by postal or courier services
9. Loss/damage to vehicles or their accessories (except keys);
10. Loss/damage to sporting equipment or bicycles whilst in use;
11. Loss/damage to any electronic data or software, unless otherwise specified under an extension to this cover
12. Loss/damage caused by:
    (i) activity of moth, vermin or rodents, wear and tear, atmospheric or climate conditions or gradual deterioration;
    (ii) mechanical or electrical failure;
    (iii) any process of cleaning, restoring, repairing or alteration;
    (iv)Scratching or breaking of fragile or brittle articles, if as a result of negligence of the Policyholder and/or the insured.
13. Whilst carried in or on a Common Carrier/ Public Carrier, unless:
    (i) accompanying the insured as personal cabin baggage or
    (ii) the Common Carrier/ Public Carrier operator has specifically instructed the Policyholder or insured that such items must be placed in the hold prohibiting the insured from carrying the item(s) as personal cabin baggage. Where the insured is so prohibited, the Electronic Equipment must be reasonably and adequately packaged and protected from theft or damage.
14. where theft or attempted theft occurs whilst such an item(s) is left unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless the insured has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation).

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

CLAIMS PROCEDURE APPLICABLE TO COVER - LOSS OF BAGGAGE AND PERSONAL EFFECTS

In event of the Baggage and Personal Effects covered hereunder being lost by the Insured anytime during the period of coverage, the Insured shall immediately report to the Company or its Assistance Service Provider. He / she shall also report the loss to the police authorities having jurisdiction over the place of loss, and to the appropriate authority of the Common Carrier/ Public Carrier and/or to the authorities of the hotel / guest house / accommodation provider depending upon the place of loss and get his / her complaint registered within 24 hours of occurrence of such incident.

Documents to be submitted in support of the claim:

Duly completed claims form to be supported by:

1. Copies of the letter addressed to the police authorities, hotel / guest house / accommodation provider with their acknowledgment/FIR;
2. In case the value of items which were part of lost baggage/ hand baggage/ cabin baggage is more than the amount mentioned in the Policy Schedule, Invoice/purchase bill of the items covered hereunder in case of indemnity claims.
3. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy.

Section IV – TRAVEL PROTECTION

All covers under Travel Protection shall be in relation to insured trip and travel tickets shall be purchased from Insured Card or Bank or Mobile wallet as specified in Part I of the Policy Schedule.

COVER I: HIJACK DISTRESS COMPENSATION

The Company shall pay the Insured a fixed amount as mentioned in Part I of the Policy Schedule for every day spent by the Insured under hijack, in case the Common Carrier/ Public Carrier in which the Insured is traveling as a fare paying passenger forming a part of the Insured Trip shall be subject to Hijack. Compensation shall be payable under this Cover provided that the Hijack is for more than 12 hours or for a period more than specified number of hours, mentioned against the Cover as Deductible in Part I of the Policy Schedule. Claim payout for one day shall be applicable also if hijack has happened for more than 12 hours but less than 24 hours.

Company's liability shall not exceed the maximum number of days or the maximum SI specified in Part I of the Policy Schedule.

Should death of the Insured occur during the period for which the Common Carrier/ Public Carrier with the passengers is held captive by the hijackers, such death of the Insured shall be considered as a valid claim under Cover – 'Personal Accident' under the provision applicable to the death of the insured in an Accident. Such compensation for death shall be independent of the Insured's eligibility for claim under this Cover.

EXCLUSIONS APPLICABLE TO COVER - HIJACK DISTRESS COMPENSATION

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. The Company shall not be liable for any claim under this Policy if the Insured shall be involved as either principal or accessory or is in any way involved in causing/planning the Hijack.

CLAIMS PROCEDURE APPLICABLE TO COVER - HIJACK DISTRESS COMPENSATION

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

The statement of claim shall be accompanied by a certificate of Hijack from the Common Carrier/ Public Carrier, furnishing details of travel by the Insured, the fact of his / her being held captive and confirmation of death, if death shall occur or we may choose to confirm the facts regarding hijack from a third party source, at our own discretion.

COVER II: MISSED CONNECTING COMMON CARRIER/ PUBLIC CARRIER

The Company shall indemnify the Insured up to the Sum Insured amount as mentioned in Part I of the Policy Schedule 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 within the Period of Insurance, arising out of and consequent upon the delayed arrival of the earlier flight/Common Carrier/ Public Carrier caused by reasons beyond the control of the Insured, provided that, no claim shall be payable hereunder incase such delay is foreseen by the Insured or that the Insured could have reasonably become aware of such delay in advance. The delayed arrival should solely be arising out of and consequent upon any of the contingencies specified hereunder-

a) Delay of the Scheduled Common Carrier/ Public Carrier due to Inclement weather at the port of origin or the port of destination
b) Delay of Common Carrier/ Public Carrier due to sudden strike or any other action of the employees of the Common Carrier/ Public Carrier which disrupts services
c) Delay of the Common Carrier/ Public Carrier caused by equipment failure or clearances of the Common Carrier.
d) Delay of the Common Carrier/ Public Carrier caused by operational problems like crew or staff scheduling issues etc.
e) Delay of the Common Carrier/ Public Carrier due to a Major Travel Event, Civil Unrest, Riots or Commotion at the port of departure or the port of destination.
f) Cancellation or rescheduling of the flight at the instance of Common Carrier/ Public Carrier that causes delay

The Company shall reimburse the Insured:

1. The official cancellation charges, if any, incurred by the Insured resulting from cancellation of the ticket by the Insured in relation to the Missed Connecting Common Carrier / Public Carrier.
2. Additional cost of transportation to proceed with the journey originally scheduled to have been covered by the Missed Flight/Common Carrier/ Public Carrier, provided that, such additional cost shall be in relation to the scheduled destination and not to any different destination and provided that the additional cost shall be for tickets of the same class and / or type as of the Missed Flight/Common Carrier/ Public Carrier. For the purpose of this Cover, additional cost means difference between the actual charges incurred to proceed with the journey originally scheduled to have been covered by the Missed Flight/Common Carrier/ Public Carrier and the amount obtained towards refund of the Missed Flight/Common Carrier/ Public Carrier

If mentioned specifically in Part I of the Policy Schedule, a fixed benefit amount equivalent to the Sum Insured would be paid to the Insured in the event of Missed Connecting Common Carrier/ Public Carrier..
Provided also that the Company shall be liable under this Cover only in event of Missed Flight/Common Carrier/ Public Carrier caused solely by the delay of the flight / common carrier/ Public Carrier in which the Insured is travelling immediately prior to the Missed Flight/Common Carrier/ Public Carrier.

The Company's overall liability for claims of all occurrences of Missed Flight/Common Carrier/ Public Carrier during the Period of Insurance shall not exceed the Sum Insured specified in the Part I of the Policy Schedule.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

TERMS AND CONDITIONS APPLICABLE TO COVER - MISSED CONNECTING COMMON CARRIER/ PUBLIC CARRIER

1. The Insured shall endeavor to take all timely steps to ensure avoidance of missing a flight/Common Carrier/ Public Carrier even in case of delays of the arrival of the earlier flight/Common Carrier/ Public Carrier.
2. In case of missing the flight/Common Carrier/ Public Carrier, when Insured shall look for alternative flights for prosecuting the scheduled journey, he / she shall ensure minimum additional cost in selecting the alternative flight/Common Carrier/ Public Carrier.
3. In order to minimize the claim under this Policy, the Insured shall also take all efforts to see that the cancellation charges are either waived or reduced to the minimum level by the Common Carrier/ Public Carrier and / or the authorities of the hotel / guest house / any other residential accommodation.
4. While preferring the claim in case of an indemnity cover, the Insured shall prove that he / she has not been compensated by the flight operator/Common Carrier/ Public Carrier or any other agency concerned in connection with delay of the flight/Common Carrier/ Public Carrier that led to the situation of missing flight/Common Carrier/ Public Carrier.

EXCLUSIONS APPLICABLE TO COVER - MISSED CONNECTING COMMON CARRIER/ PUBLIC CARRIER

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. If the time gap between the scheduled arrival of the previous flight/Common Carrier/ Public Carrier and the scheduled departure of the next flight/common Carrier/ Public Carrier (Missed Flight/Common Carrier/ Public Carrier) shall be less than 3 hours or as specified under deductible in Part I of the Policy Schedule.
2. Towards expenses incurred by the Insured for any temporary stay.
3. If the missing of the flight/Common Carrier/ Public Carrier is the result of:
    a. Any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever;
    b. Any advance intimation given to the Insured of a possible delay of the flight/Common Carrier/ Public Carrier that might lead to missing of connecting flights/Common Carrier/ Public Carrier.
    c. Any circumstances other than those directly attributable to the delay of the earlier flight/Common Carrier/ Public Carrier beyond the control of the Insured.
4. If the insured does not exhibit reasonable degree of caution and concern to avoid missing of the connecting transport

CLAIMS PROCEDURE APPLICABLE TO COVER - MISSED CONNECTING COMMON CARRIER/ PUBLIC CARRIER

In the event of occurrence of an event, that may give rise to a claim, he / she shall report to the Company/Assistance Service Provider such delay furnishing the details of the flights/common carrier/ Public Carrier, the scheduled arrival to the place of delay, actual time of arrival and consequently the period of delay as soon as possible.

Documents to be submitted in support of the claim:

1. The confirmation of the flight/common carrier/ Public Carrier operator of the delayed flight or Common Carrier/ Public Carrier operator as to the expected time of arrival and the actual time of arrival at the port of delay together with the reasons for delay.
2. Unused ticket for the Missed Flight or missed Common Carrier/ Public Carrier along with a confirmation of cancellation / no-show of the same.
3. Confirmation from the operator of the Missed Flight or Common Carrier/ Public Carrier that the fare for the part of the Trip covered by the Missed Flight/Common Carrier/ Public Carrier is forfeited in full or in part together with the amount of forfeiture, in case of indemnity cover.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

4. Original used ticket, boarding pass obtained afresh towards the alternative flight/Common Carrier/ Public Carrier for the part of the Trip covered by the Missed Flight/Common Carrier/ Public Carrier indicating the amount paid as fare.
5. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy

In the event of the forfeited amount by the Common Carrier/ Public Carrier for the Missed Connecting Common Carrier / Public Carrier being refunded / returned to the Insured, subsequent to any payment under this section, the Insured shall return the amount so refunded in full.

COVER III: COMMON CARRIER/ PUBLIC CARRIER DELAY

The Company shall pay a fixed amount to the Insured as specified in Part I of the Policy Schedule if the departure of the scheduled common carrier/ Public Carrier is delayed by more than the deductible duration specified in the Part I of the Policy Schedule, at the port at the Place of Origin of the Trip or any other port from where the Insured boards the Common Carrier/Public Carrier within the Period of Insurance solely arising out of and consequent upon any of the contingencies specified hereunder:

a) Delay of the Scheduled Common Carrier/ Public Carrier due to Inclement weather at the port of origin or the port of destination
b) Delay of Common Carrier/ Public Carrier due to sudden strike or any other action of the employees of the Common Carrier/ Public Carrier which disrupts services
c) Delay of the Common Carrier/ Public Carrier caused by equipment failure or clearances of the Common Carrier/ Public Carrier.
d) Delay of the Common Carrier/ Public Carrier caused by operational problems like crew or staff scheduling issues etc.
e) Delay of the Common Carrier/ Public Carrier due to a Major Travel Event, Civil Unrest, Riots or Commotion at the port of departure or the port of destination.
f) Cancellation or rescheduling of the flight at the instance of Common Carrier/ Public Carrier that causes delay

The maximum liability of the Company under this Cover shall be the Sum Insured as stated in Part I of the Policy Schedule.

The Company's liability under this Cover shall be limited to one delay encountered by the Insured for a single trip policy and two delay instances in case of a round trip policy or as specified in Part I of the Policy Schedule.

For the purpose of this Cover, the delay would be calculated as the difference between actual departure time and the scheduled departure time of the Common Carrier/ Public Carrier. Actual departure time is the time the Common Carrier/ Public Carrier leaves the Common Carrier/ Public Carrier station or air strip (wheels up) and departs.
However, if the Common Carrier/ Public Carrier informs the Insured regarding the delay in the departure at least 6 hours or such time as mentioned in Part I of the Policy Schedule, in advance, then the scheduled departure time would be considered as the revised time of departure as communicated and not the initial departure time as mentioned.

TERMS AND CONDITIONS APPLICABLE TO COVER - COMMON CARRIER/ PUBLIC CARRIER DELAY

1. On the happening of the contingency covered under this Cover, resulting in the delay of Insured's Trip, immediate notice thereof shall be given to the Company or Assistance Service Provider of the Company.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

EXCLUSIONS APPLICABLE TO COVER - COMMON CARRIER/ PUBLIC CARRIER DELAY

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. If Trip of the Insured is delayed for the period lesser than what is mentioned as Deductible against this Cover in Part I of the Policy Schedule.
2. Arising out of contingencies other than those specifically named herein above.
3. For any departure which is delayed as a result of the insured or any other person accompanying the Insured on the Trip, failing to check in as required by the common carrier/ Public Carrier.
4. Any delayed departure, caused by strike or industrial action known to exist or as anticipated at the time the trip was booked.
5. Any delay due to permanent withdrawal of services of Common Carrier/ Public Carrier which was publicly announced beforehand
6. Any delay caused by any change in laws, regulations etc. which was publically announced.
7. Any delay that results from a Major Travel Event, Civil Unrest, Riot or Commotion, Strike or adverse weather conditions, actual or suspected mechanical breakdown / derangement or structural defect of the Common Carrier/ Public Carrier which was publicly known at the time of booking of trip or purchase of this insurance.

CLAIMS PROCEDURE APPLICABLE TO COVER - COMMON CARRIER/ PUBLIC CARRIER DELAY

Refer to 'Claims Procedure – General' section

Documents to be submitted in support of the claim:

1. Confirmation of delay of the Trip from the Common Carrier/ Public Carrier detailing the circumstances of delay.
   The confirmation of this delay can either be procured by the Insured from the Common Carrier/ Public Carrier or We will use the Scheduled / Actual departure time of the Common Carrier/ Public Carrier as recorded by independent external agencies for determining the admissibility of claim.

2. The insured would have to provide documentary evidences to support that he / she reached the scheduled port of departure on time. The evidence could be a stamped boarding pass etc.
3. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy.

COVER IV: TRIP CANCELLATION

The Company shall indemnify the Insured for the financial loss not exceeding the sum insured incurred by the insured arising out of cancellation of the covered trip following unexpected events, upto before the departure of the Trip solely attributable to and/or arising out of:

i. Sickness or injury which requires medical attention/consultation and the insured is advised in writing by treating medical practitioner as unfit for travel. Death or imminent death from an unforeseen illness or injury, quarantine of you or any of your immediate family member or travelling companion (insured in the policy for the same itinerary and exact same trip duration)

ii. Personal contingencies like hijack, quarantine, kidnap etc. your presence required by judicial authority in the course of its proceedings during the period of insurance.

iii. Natural Calamities of which you were not aware at the time of purchase of the policy like avalanches, landslides, floods, hurricanes, tornadoes, blizzards, cyclones, volcanic eruptions, earthquakes, forest fire,

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

tsunamis etc. at your place of residence or your departure city or one of Your destination(s) as per your itinerary

iv. A Major Travel Event that prevents You from travelling to one of Your destination(s) in your itinerary

v. In case of loss of passport due to theft/robbery/burglary etc. and reissue of new passport has not happened prior to travel date (Applicable only to international travel)

vi. Advisory issued by the government of India not to travel or prevention of travel by government of India

Subject to the maximum liability of the Company as stated in Part I of the Policy Schedule, the Company shall pay to the Insured:

1. The payments made for accommodation and travel in advance by You which are non-recoverable after initiation of cancellation of the same.
2. Official cancellation charges of accommodation and travel tickets paid in advance of a proposed journey, if any;

The deductible under this cover shall be applicable, if any and shall be of an amount as specified in Part I of the Policy Schedule.

EXCLUSION APPLICABLE TO COVER - TRIP CANCELLATION

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. Any change of plans or dis-inclination on your part or that of any other passenger to Travel.
2. Lack in the number of persons required to commence any tour, conference, accommodation or travel arrangement or the negligence of the wholesaler or the operator.
3. The failure of your travel agent to pass on the monies to operators or to deliver promised services.
4. Any claim for a medical condition if any of the following applied when you purchased or renewed your Policy or when you booked your trip (whichever is later)-

   i) 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 last 12 months unless the condition was disclosed to and accepted by us
   ii) You, your immediate family or travelling companion were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
   iii) You, your immediate family or travelling companion were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment
   iv) You, your immediate family or traveling companion has been diagnosed with a terminal illness;
5. Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to You, Your immediate family or travelling companion.
6. Any claim where you were aware of the fact that the perils listed in the above section existed prior to the purchase of the policy
7. Failure to start the journey due to rejection of VISA in case of international travel only.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

8. If your trip is cancelled due to Natural Calamity not declared by the appropriate government authority.
9. Cancellation of the trip either wholly or in part done at the instance of the common carrier/ Public Carrier or by the travel agent, Air transport Authority or any government body
10. Strike, Civil unrest, labour disputes and other similar events which existed or of which advance warning had been given prior to the date on which Trip was booked.
11. Any event which could trigger 'Trip Cancellation' having occurred more than 15 days before the commencement of trip or issuance of policy
12. For event cancellation cover, the events covered shall not include personal family events, political rallies/agendas/strikes, anti-national or anti-social gatherings or events of any illegal nature.

COVER V: REPATRIATION OF REMAINS

In the unfortunate event of the death of the Insured due to Injury or Illness whilst on a Insured Trip during the Period of Insurance, the Company shall, reimburse the Nominee, the costs incurred for transporting the remains of the deceased Insured back to the Country/Place of Residence of the Insured or, up to an equivalent amount, for a local burial or cremation in the country/place where death has occurred. The maximum liability of the Company is as specified in Part I of the Policy Schedule against this cover. All Repatriation of Remains arrangements must be approved in advance by Assistance Service Provider of the Company and/or the Company.

EXCLUSIONS APPLICABLE TO COVER - REPATRIATION OF REMAINS

In addition to the General Exclusions listed in this Policy, the Company shall not be liable for the payment of compensation in respect of death:

a. arising from intentional self-Injury / suicide / attempted suicide;
b. whilst the Insured is under the influence of intoxicating liquor / drugs;
c. whilst engaging in aviation / ballooning / while mounting into or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise); or any kind of hazardous activity as mentioned in our policy, unless specifically opted for and covered under 'Adventure Sports' cover on prior intimation to the company and payment of applicable additional premium.
d. Arising due to any reason mentioned as exclusion under covers- 'Hospitalization Expenses for Injury' and/or 'Hospitalization Expenses for Illness and Injury', except if death occurs due to a "Pre-Existing Disease".

CLAIMS PROCEDURE APPLICABLE TO COVER - REPATRIATION OF REMAINS

Refer to 'Claims Procedure – General' section

Documents to be submitted in support of the claim:

1. Photocopy of the death certificate providing the details of the place, date and time, and the circumstances and cause of the death (photocopy of the postmortem certificate wherever required by the Assistance Service Provider / Us / TPA / In-house claim settlement team, for cases where postmortem is conducted), issued by the appropriate authority where the contingency has arisen.
2. Proof for expenses incurred towards disposal of the mortal remains.
3. In case of transportation of the body of the deceased to the City of Residence or Place of Origin of the Insured, the receipt for expenses incurred towards preparation and packing of the mortal remains of the deceased and also for the transportation of the mortal remains of the deceased to the City of Residence or Place of Origin of the Insured.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

In respect of all claims payable hereunder, the Company may make settlement either in the form of cashless treatment facility or by reimbursement of the amount of claim to the Insured, at its sole discretion. Cashless treatment facility cannot be demanded by the Insured as a matter of right.

COVER VI: MEDICAL EVACUATION

The Company shall indemnify the Insured for the Reasonable and Customary Charges, incurred for an ambulance or any other Emergency transportation and evacuation services, including necessary medical care en-route, forming part of the treatment for any Illness contracted or Injury sustained whilst on Insured Trip during the Period of Insurance provided that such costs are certified and authorized by the Assistance Service Provider / Us / TPA / In-house claim processing team of the Company. The transportation expenses shall be limited to transporting the Insured from the place of contracting/sustaining Illness/Injury to the nearest appropriate Hospital / Country of Residence (Applicable for Overseas Policy) as decided by the Assistance Service Provider / Us / TPA / In-house claim processing team of the Company and the cost of transportation to a special clinic, if this is medically necessary and prescribed in writing as such by a physician. The Company's liability would not exceed the Sum Insured amount mentioned against this cover in Part I of the Policy Schedule hereto.
The deductible under this cover will be applicable, if any and shall be of an amount as specified in the Part I of the Policy Schedule.

EXCLUSIONS APPLICABLE TO COVER – MEDICAL EVACUATION

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. Any treatment or expenses which is included in the exclusion list under the Covers- 'Hospitalization Expenses for Injury' and/or 'Hospitalization Expenses for Illness and Injury'
2. Claims arising out of or due to Pre-existing diseases, unless the extension 'Pre-Existing Disease Cover' has been specifically opted for and mentioned in Part I of the Policy Schedule

CLAIMS PROCEDURE APPLICABLE TO COVER – MEDICAL EVACUATION:

In event of circumstances leading to Medical Evacuation of the Insured Person, his / her representatives shall immediately report the same to the Assistance Service Provider/ the Company and furnish the complete details along with the supporting documentation.

Documents to be submitted in support of the claim:

1. Medical reports and transportation details issued by the evacuation agency, prescriptions and medical report by the attending Medical Practitioner furnishing the name of the Insured and details of treatment rendered along with the statement confirming the necessity of evacuation along with the proof of expenses towards the same.
2. Any other document as required by the Company/ ASP/TPA on a case to case basis.

In respect of all claims payable hereunder, the Company may make settlement either in the form of cashless treatment facility or by reimbursement of the amount of claim to the Insured, at its sole discretion. Cashless treatment facility cannot be demanded by the Insured as a matter of right.

COVER VII: EMERGENCY MEDICAL TREATMENT (REIMBURSEMENT BASIS ONLY)

If the Insured Person fall ill during his/ her trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, we will reimburse for the reasonable and customary charges the Insured Person incur for emergency medical treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Part I of the Policy Schedule.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

EXCLUSION APPLICABLE TO COVER EMERGENCY MEDICAL TREATMENT

1. Claim arising out of any type of pre-existing disease or illness.
2. Any medical treatment resulting into hospitalisation from accidental injury.
3. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travels without medical advice when it was reasonable for them to have consulted a doctor.
4. The cost of any non-emergency treatment or surgery including exploratory tests, which are not directly related to the illness that you originally went to hospital for;
5. any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
6. cosmetic surgery;
7. routine medication which you were consuming or started, at the time your trip start, and you knew that you would need while you were away;
8. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
9. any treatment after you have returned home
10. Investigation & Evaluation

a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

11. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, external Congenital disease, defect or anomalies.
12. Physiotherapy, rehabilitation of organs.
13. Pregnancy or childbirth related expenses.

Section V - MISCELLANEOUS COVERS

COVER I: PURCHASE PROTECTION

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Insured a sum not exceeding the Sum Insured, unless otherwise agreed by the Company, in respect of lossor damage caused by Accidental damage and specified perils (as described below) to the tangible goods purchased by the Insured through the use of the Card or Bank or Mobile wallet in accordance with the Sum(s) Insured stated in the schedule.
The Insured can opt for this cover only if, HOME PROTECTION WHILE INSURED PERSON IS AWAY cover is not opted by the Insured i.e. only one of these two covers may be opted by the Insured.

SPECIFIED PERILS AGAINST WHICH COVER UNDER COVER *PURCHASE PROTECTION*

a) Fire and Allied perils

NOTE: Please refer to **Annexure A** – Standard Fire and Allied Perils Policy for the details of the scope of coverage, exclusions and other terms and conditions of this section.

b) Impact Damage due to Insured's own vehicle.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Insured a sum not exceeding the Sum Insured, unless otherwise agreed by the Company, in respect of loss or damage caused due to impact by direct contact to Insured's Property caused by Insured's own vehicle/s, in accordance with the Sum(s) Insured stated in the schedule.

c) Losses due to Burglary

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to compensate the Insured a sum not exceeding the Sum Insured, unless otherwise agreed by the Company, in respect of value of:

(i) Any loss of or damage to property or any part thereof whilst contained in the residential premises hereto due to Burglary or Hold-up and/or;

(ii) Damage caused to the premises to be made good by the Insured resulting from Burglary or any attempt thereof at any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the total Sum Insured stated in Part I of the Schedule as regards item (i) and (ii) above.

EXCLUSIONS APPLICABLE TO COVER UNDER COVER *PURCHASE PROTECTION*

The company will not make any payment in respect of:

(a) Loss or damage to Gold or Silver articles, watches or jewellery or precious stones or medals or coins or curios, sculptures, manuscripts, rare books, plans, models, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically agreed to by the Company and incorporated in the Policy.

(b) Loss or damage where the Insured or any resident or member of the Insured's residential premises or his employee/s or any other person lawfully in the Insured's residential premises is involved or has colluded, in any manner, in the actual theft or damage to any of the articles or residential premises.

(c) Theft without actual forcible and violent entry and/or exit from the residential premises.

(d) Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy, if any, or any other policy.

(e) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion.

(f) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.

(h) Loss of money and/or other property removed or extracted from the safe within the residential premises following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

(i) Money and Cash
(j) Locks and Keys

CONDITIONS APPLICABLE TO COVER UNDER COVER *PURCHASE PROTECTION*

In the following events, this policy shall cease to be in force and no claim shall be admissible, unless in every event, the consent of the Company to the continuance of the Policy is obtained in writing and signified on the Policy, or the Company has been duly informed and has acknowledged continuance of the Policy.

(k) If the premises shall have been left uninhabited by day and night for ten or more consecutive days and nights, any burglary occurs during the period that the premises are left uninhabited.

(ii) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.

(iii) If the interest of the Insured in any property passes from the Insured otherwise than by will or operation of law.

(iv) The cover under this Section shall be available only upto 180 (One Hundred & Eighty) days from the date of purchase of the tangible goods by the Insured or the policy end date whichever is earlier.

Warranted that whenever the residence is left unattended, all doors and windows shall be properly secured and all keys for main doors shall be removed from the residence. Further, the keys of safes would be safely placed in a place other than where safe is located.

CLAIM SETTLEMENT UNDER COVER *PURCHASE PROTECTION*

In the event of the Property covered suffering damage during the currency of the policy by any of the specified perils covered, the Company will pay the amount of the loss or damage or at its option replace or repair such loss or damage. The basis of settlement will be cost of replacing or reinstating property cover by new property of the same kind or type and capacity, subject to the following Special Provision.

Special Provisions

I. The Insured shall intimate his intention to replace or reinstate the damaged property within 6 months from the date of destruction or damage or such further time as the Company in writing may allow.

II. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may (during the said 12 months) in writing may allow.

III. In case any one or more of the aforesaid special provisions are not complied with OR if the Insured requests and the Company agrees that the reinstatement should not be carried out, the basis of settlement shall be the Amount of damage less due allowance for wear and tear and

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

depreciation. In such an event, condition of average will not be applied. Sum Insured will be taken on a first loss basis for the amount mentioned in the schedule.

COVER II: KEY REPLACEMENT

Company will reimburse for the following.

1. **Key Replacement** – Company will reimburse you for the cost of replacing your residence and/or your vehicle keys which are lost or stolen. The covered cost is limited to the money you paid to a locksmith to produce a new key.
2. **Break-in Protection** – Company will reimburse you for the cost of replacing your locks and keys if your residence or your vehicle is broken into. The covered costs include the labor cost for replacing the lock.
3. **Lock Out Reimbursement** – Company will reimburse you for the cost of obtaining a locksmith if you are locked out of your residence or your vehicle due to the loss or theft of your keys.
4. **Rental Car Reimbursement** – Company will cover the reasonable cost of a rental car if your vehicle keys are lost or stolen and it will take more than 24 hours to replace them;
5. **All the covers mentioned above will be subject to maximum of Sum insured as mentioned in Part I of the schedule**

For the purposes of this cover,

1. **Vehicle** means your car, truck, jeep, motorcycle, recreational vehicle, or camper.
2. **Break-in** means to enter someone's property illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act

EXCLUSIONS APPLICABLE TO COVER KEY REPLACEMENT

The Company will not pay for:

1. Costs other than those listed under Key Replacement, Break-in Protection, Lock Out Reimbursement , Rental Car Reimbursement
2. costs associated with lost or stolen keys for a residence other than your primary residence;
3. The cost to replace keys to vehicles that you do not own for personal use;

TERMS AND CONDITIONS SPECIFIC TO COVER KEY REPLACEMENT

For break-in protection claims, Insured must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.

Insured shall file a police report within 24 hours of discovering a covered incident

Insured shall fill out and return any claims forms and accompanying documents including police reports (where necessary), receipts for replacing locks and/or keys, and any other documents company may ask you to provide;

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

COVER III: HOME PROTECTION WHILE INSURED PERSON IS AWAY

We will cover the damage, disappearance or destruction of the Insured Person's furniture, clothes, electrical and electronic items which are purchased through insured Card or Bank or Mobile wallet as specified in the policy schedule due to burglary at his/her residence.

The Insured can opt for this cover only if, PURCHASE PROTECTION cover is not opted by the Insured i.e. only one of these two covers may be opted by the Insured.

EXCLUSION APPLICABLE TO COVER HOME PROTECTION WHILE INSURED PERSON IS AWAY

1. losses that are due to events other than burglary, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;

2. Losses that occurred when Insured Person's away time is longer than 2 weeks

3. Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)

TERMS AND CONDITIONS APPLICABLE TO COVER - : HOME PROTECTION WHILE INSURED PERSON IS AWAY

1. In no event we will pay more than the replacement cost of the covered item.

2. If the benefit holder has availed the claim of same asset under Purchase Protection cover then the beneficiary cannot avail claim under Home protection cover

3. The insured should present the proofs that he / she was away from home during the period.

Assistance Services

ENDORSEMENT I: INCLUSION OF SPOUSE WITH FLOATING SUM INSURED

The company agrees to extend the coverage under **Section I** (Card Liability Covers) and any endorsements to the same to the spouse of the Insured Person.
For the purpose of coverage under this policy, the spouse of the Insured Person shall be deemed to be another Insured person. The Sum Insured as stated in the Certificate of Insurance shall float across all cards of the Insured person and his/her spouse. This implies that the maximum liability for any and all claims made by any one Insured Person and/or his or her spouse shall be limited to the Sum Insured under the Section specified in the Certificate of Insurance.

ENDORSEMENT II: EMERGENCY HOTEL, TRAVEL AND CASH ASSISTANCE

In consideration of the additional premium, the Insured Person shall be eligible for emergency hotel & travel assistance services only upto maximum of sum insured mentioned in the Policy Schedule when the customer has reported the loss of cards and requested for blocking the cards while travelling out of his Registered city of

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

residence.

The emergency hotel & travel assistance services shall be made available to the Insured Person at the sole discretion of Emergency Assistance Service Provider/ Company and subject to the Insured Person consenting to Emergency Assistance Service Provider/ Company making such enquiries as may be deemed necessary in the sole discretion of Emergency Assistance Service Provider/ Company, in order to assess the assistance sought to be availed of by the Insured Person.

If the Insured Person is in India or abroad at the time of loss of the Card, Emergency Assistance Service Provider/ Company shall, at its discretion facilitate through its network providers, payments to the Insured Person's hotel in order to cover the Insured Person's hotel bill.

Emergency Assistance Service Provider/ Company shall facilitate through its network providers, at its sole discretion, payment in India towards ticketing arrangements (in the event the Insured Person is abroad/in India) on behalf of the Insured Person in order to make alternate travel arrangements to return to the travel destination nearest to the Insured Person's place of Residence. This facility shall be made available in the event the Insured Person's travel tickets have been lost or stolen at the same time as the loss of the Cards.

Any advance made to or on behalf of the Insured Person, including the emergency ticketing and emergency hotel bill payment hereunder shall be interest free and repayable by the Insured Person to the Company within twenty eight (28) days from the date of the advance being provided. In the event of the advance not being repaid / reimbursed within the stipulated time, Company shall be at liberty to take such action as may be legally deemed necessary, in the sole discretion of Company, to recover the advance from the Insured Person and shall constitute a debt payable by the Insured Person to the Company.

The Insured Person shall sign such documents acknowledging receipt of the advance at the time such advance is made by Emergency Assistance Service Provider/ Company or through any of its network providers.

The Insured Person shall be eligible for emergency cash assistance services only when the customer has reported the loss of cards and requested for blocking the cards while travelling out of his Registered city of residence.

The emergency cash assistance services shall be made available to the Insured Person at the sole discretion of Emergency Assistance Service Provider/ Company and subject to the Insured Person consenting to Emergency Assistance Service Provider/ Company making such enquiries as may be deemed necessary in the sole discretion of Emergency Assistance Service Provider/ Company, in order to assess the assistance sought to be availed of by the Insured Person.

If the Insured Person is in India or abroad at the time of loss of the Card, Emergency Assistance Service Provider/ Company shall, at its discretion facilitate through its network providers, cash advance to the Insured Person for the safeguard the necessary expenses till the Insured Person safely reaches the city of residence.

Any cash advance made to or on behalf of the Insured Person hereunder shall be interest free and repayable by the Insured Person to the Company within twenty eight (28) days from the date of the advance being provided. In the event of the advance not being repaid / reimbursed within the stipulated time, Company shall be at liberty to take such action as may be legally deemed necessary, in the sole discretion of Company, to recover the advance from the Insured Person and shall constitute a debt payable by the Insured Person to the Company

The Insured Person shall sign such documents acknowledging receipt of the advance at the time such advance is made by Emergency Assistance Service Provider/ Company or through any of its network providers.

ENDORSEMENT III: ASSISTANCE FOR BLOCKING SIM CARD / MOBILE PHONE

In consideration of the additional premium,the Company shall facilitate the blocking of SIM Cards on reporting stolen or lost mobile phone/SIM Card belonging to the Insured Person, subject to availability of relevant

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

information pertaining to the same with Emergency Assistance Service Provider appointed by the Company. The Company shall provide this assistance service to Insured Person on a best effort basis.
In the event that the Emergency Assistance Service Provider requires the Insured Person to be on call with the Telecom Service Provider to block the SIM Card, the Emergency Assistance Service Provider will conference the Telecom Service Provider with the Insured Person to facilitate blocking of the SIM Card
In order to give a request to block the SIM Card, the Insured Person's mobile number and Service Provider should be registered with the Company. In Case the Insured Person has not registered particular details, the Company would attempt to block the SIM Card, with the help of the details provided by the Insured Person on a best effort basis.

ENDORSEMENT IV: VALUABLE DOCUMENT REGISTRATION & REPLACEMENT

In consideration of the additional premium, this Endorsement provides for reimbursement of actual expenses necessarily and reasonably incurred in connection with obtaining/replacing Government issued Identity documents stolen/lost along with the Insured Person's wallet due to an insured event during the policy period to the limit of Sum Insured for this benefit.
The customer may also be required to visit, at his or her own cost, the issuing office or any such other office as required for the purposes of replacing the lost document.

The deductible in respect of this benefit will be applicable for each separate claim, and shall be of an amount as specified in the Policy Schedule.
The Company shall also provide assistance for registration of valuable documents not limited to Govt. issued Identity documents on best efforts basis.

Exclusion:

The Company shall not be liable to make any payment if the loss of documents is:

1. due to delay or confiscation or detention by the customs, police or public authorities.
2. due to theft unless it is reported to the police within 24 hours of the Insured Person becoming aware of the theft and a written police report being obtained in that regard.
3. due to its being left Unattended or forgotten by the Insured Person in a public place or in a public transport.
4. Loss or theft of the documents from a private place or from a private vehicle, unless it was located in a locked hotel room, apartment or locked vehicle, and forcible and violent entry was used to gain access to it.
5. Loss or damage of money, commercial driving license, securities, manuscripts, deeds, bonds, bills of exchange , promissory notes, stock or share certificates, stamps , business books or documents and bank drafts.
6. Any consequential losses are excluded.

General Exclusions Applicable to all Sections of Policy

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.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

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 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

General Conditions Applicable to all Sections of Policy

1. All cover under this policy shall cease if any alteration to the Insured's property / position be made whereby the risk of Damage or injury is increased unless and until such alteration shall be agreed by the Company in writing.

2. The Geographical Scope of this Policy will be as mentioned in the Part I of the Schedule.

3. If the Company alleges that by reason of any of the terms and conditions, exclusions, etc. any loss, damage, cost or expenses is not covered by this Policy, the onus of proving the contrary shall be upon the Insured.

4. This Policy shall be voidable in the event of established fraud of any material particular by the Insured.

5. No refund of premium shall be allowed for cancellation of policy/ies wherein claim has been reported.

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

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

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.

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.
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.

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.

Claim Clause/ Settlement of Claim

1) 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.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

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
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.

PART III OF THE SCHEDULE

Standard Terms and Conditions

1. Incontestability and Duty of Disclosure:

   The Policy shall be null and void and no amount/claim shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.

2. Reasonable Care

   The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim.

3. Observance of terms and conditions

   The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

4. Material change

   The Insured shall immediately notify the Company by fax and in writing of any material change in the risk in relation to the declarations made in the proposal form during the policy period or at the time of renewal and the Company may adjust the scope of cover and / or premium if necessary, accordingly.

5. Records to be maintained

   The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such records. The Insured shall exercise all necessary co-operation in obtaining the medical records from the Hospital, and furnish them, as the Company may require in relation to the Claim, within reasonable time limit and within the time limit specified in the Policy.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

6. No constructive Notice

Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

7. Notice of charge etc.

The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

8. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Schedule shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Schedule, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

9. Duties of the Insured on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy the Insured shall:

a. Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in Part II of the Schedule.
b. Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties premises /goods or any other material items, as per 'the Right to Inspect' Clause as provided in this Part.
c. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties for ascertaining the admissibility of the Claim under the Policy.
d. Not abandon the Insured property/item premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the Surveyor.

If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company.

10. Rights of the Company on acceptance of claim

On the happening of loss or damage, or circumstances that have given rise to a claim under the applicable covers of this Policy, the Company may:

c. Enter and/or take possession of the Insured property, where the loss or damage has happened
d. Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage
e. Keep possession of any such property and examine, sort, arrange, remove or other wise deal with the same; and,
f. Sell any such property or dispose of the same for account of whom it may concern. The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the Policy shall be forfeited at the option of the Company.

11. Right to inspect

If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

or an investigator appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

12. Position after a claim

The Insured shall not be entitled to abandon any Insured item/property till the time the Company has taken possession of the same. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.

13. Indemnity

The Company may at its option, if applicable reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Sum Insured thereon.

If in any case the Company shall be unable to reinstate or repair the Insured property/item hereby Insured, because of any law or other regulations in force affecting Insured property or otherwise, the Company shall, in every such case, only be liable to pay such Sum as would be requisite under the Policy.

14. Subrogation

In the event of payment under this Policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights.

The Insured 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 as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

However, this condition shall not be applicable to “Benefit” based covers of the Policy but only applicable to indemnity based covers of the Policy

15. Condition of Average

If the Insured property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one in the Policy, shall be separately subject to this condition.

In case of Multiple policies involving Bank or other lending or financing entity, Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk

16. Contribution

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured.

However, this condition shall not be applicable for all the benefitbased covers under the Policy, as applicable.

However if the insured property is hypothecated to any bank, other lending or financial entity than this clause is not applicable. But Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

17. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

18. Cancellation/termination

Cancellation

The insured can cancel the policy at any time during the term, by informing the company.

The company can cancel the policy only on the grounds of mis-representation, non – disclosure of material facts, fraud, established fraud, or non – co-operation by giving minimum notice of 7 days to the policyholder.

The company shall –
i) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

19. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both the Insured and the Company to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

.

20. Renewal notice

We shall ordinarily renew the policy except on grounds of misrepresentation or established fraud or non cooperation by the Insured.. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that may result to enhance Our risk under the guarantee hereby given. Any change in the risk will be intimated by You to Us. The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than Grace Period of 30 days from the expiry of the Policy.

21. Free Look Up period

You would be given a period of 30 days (Free Look Period) from the date of receipt of the Policy documents whether electronically or otherwise to review its terms and conditions. Where the Policy Holder disagrees to any of the terms or conditions of the Policy, he has the option to return the Policy stating the reasons for his objection, when he shall be entitled to a refund of the premium paid, subject only to a deduction of the expenses incurred by Us on the stamp duty charges.

22. Limitation period

In no case whatsoever shall the Company be liable, for any expenses after the expiry of 30 days from the date

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

of completion of trip unless the claim is subject to pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of disclaimer have been made the subject matter of a suit in court of law then the claim for all such purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder. However, a period of up to 6 months would be provided after the Policy end date, for the purpose of intimation of claims related to Section 7 -Personal Accident.

23. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to
In case of the Insured, at the last-known address
In case of the Company: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

24. Customer Service

If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.

25. Grievances

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section “Grievance Redressal” on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255.
You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company’s website at www.icicilombard.com.

The updated ombudsman details are mentioned below:

S no.	Name of office of insurance Ombudsman	Territorial Area of jurisdiction
1	AHMEDABAD Insurance Ombudsman 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@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman,	Karnataka

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16, 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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

	Jeevan Soudha Building,PID 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@cioins.co.in	
3	BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
4	BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email:bimalokpal.bhubaneswar@cioins.co.in	Odisha.
5	CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
7	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road,	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

	New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	
8	ERNAKULAM Insurance Ombudsman 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@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.
9	GUWAHATI Insurance Ombudsman 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@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	HYDERABAD Insurance Ombudsman 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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11	JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan.
12	KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman,	West Bengal, Sikkim, Andaman & Nicobar Islands.

	Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	
13	LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).
15	NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur
16	PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.

17	PUNE Insurance Ombudsman 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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, website of the Company www.icicilombard.com or from any of the offices of the Company.

Annexures

ANNEXURE A: FIRE AND ALLIED PERILS (HOME BUILDING & CONTENTS)

In consideration of the Insured having paid to the Company the full premium mentioned in the said Policy Schedule, the Company agrees, (Subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the Property Insured described in the said Schedule or any part of such Property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said schedule, the Company shall pay to the Insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof:

2. Fire
   Excluding destruction or damage caused to the property Insured by
   a. Its own fermentation, natural heating or spontaneous combustion.
   b. Its undergoing any heating or drying process.
   c. Burning of property Insured by order of any Public Authority.
3. Lightning
4. Explosion/Implosion
   Excluding loss, destruction of or damage
   a. To boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus(in which steam is generated) or their contents resulting from their own explosion/implosion
   b. Caused by centrifugal forces.
5. Aircraft Damage

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

6. Riot, Strike and Malicious Damage
   Loss of or visible physical damage or destruction by external violent means directly caused to the property Insured but excluding those caused by
   a. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
   b. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
   c. Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
   d. Burglary, housebreaking, theft, or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.
   e. If the Company alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon the Insured.

Terrorism Damage Exclusion Warranty:

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism 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 organisation(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.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

7. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
   Loss, destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood or Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature.
8. Impact Damage
   Loss of or visible physical damage or destruction caused to the property Insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by
   a. The Insured or any occupier of the premises or
   b. Their employees while acting in the course of their employment
9. Subsidence and Landslide including Rock slide

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/ Rock slide excluding:

a. The normal cracking, settlement or bedding down of new structures
b. The settlement or movement of made up ground
c. Coastal or river erosion
d. Defective design or workmanship or use of defective materials
e. Demolition, construction, structural alterations or repair of any property of ground works or excavations.

10. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
11. Missile Testing operations
12. Leakage from Automatic Sprinkler Installations
    Excluding loss, destruction or damage caused by
    a. Repairs or alterations to the buildings or premises.
    b. Repairs, Removal or Extension of the Sprinkler Installation.
    c. Defects in construction known to the Insured.
13. Bush Fire
    Excluding loss destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the Sum expressed in the said Schedule to be Insured thereon or in the whole the total Sum Insured hereby or such other Sum or sums as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Company.

TERMS AND CONDITIONS APPLICABLE TO COVER - FIRE AND ALLIED PERILS (HOME BUILDING & CONTENTS)

1. This benefit shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.
2. All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.
   PROVIDED such a fall or displacement is not caused by Insured perils, loss or damage by which is covered by this policy or would be covered if such building, range of buildings or structure were Insured under this policy.
   Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.
3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company:-
   a. If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building Insured or containing the Insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
   b. If the interest in the property passes from the Insured otherwise than by will or operation of law.
4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is Insured by or would, but for the existence of this policy, be Insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
5. (i) On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

a. A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
b. Particulars of all other insurances, if any

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this policy shall be payable unless the terms of this condition have been complied with

(ii) In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

6. On the happening of loss or damage to any of the property Insured by this policy, the Company may
   a. Enter and take and keep possession of the building or premises where the loss or damage has happened.
   b. Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
   c. Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
   d. Sell any such property or dispose of the same for account of whom it may concern.

   The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

   If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

   The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.
7. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this policy shall be forfeited.
8. If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by the Company thereon. If the Company so elect to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require, and no

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

acts done, or caused to be done, by the Company with a view to reinstate or replace shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby Insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such Sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

9. If the property hereby Insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby Insured against be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.
10. If at the time of any loss or damage happening to any property hereby Insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
11. The Insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its 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 his indemnification by the Company.
12. If any dispute or difference shall arise as to the quantum to be paid under this Cover(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 to or if they cannot agree upon a single arbitrator within 30 days 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 as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Cover.

    It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
13. Every notice and other communication to the Company required by these conditions must be written or printed.
14. At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective Sum Insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the Insured to the Company.

    The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the Company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the Insured subject only to the right of the Company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises his option not to reinstate the Sum Insured as above

EXCLUSIONS APPLICABLE TO COVER - FIRE AND ALLIED PERILS (HOME BUILDING & CONTENTS)

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

In addition to the General Exclusions listed in this Policy, no payment shall be made by the Company in connection with the following:

1. This Policy does not cover (not applicable to policies covering dwellings)
   a. The first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss arising out of “Act of God perils” such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy
   b. The first Rs.10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this policy
   c. The Excess shall apply per event per Insured.
2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused to the property Insured by
   a. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
   b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Loss, destruction or damage caused to the Insured property by pollution or contamination excluding
   a. Pollution or contamination which itself results from a peril hereby Insured against.
   b. Any peril hereby Insured against which itself results from pollution or contamination
5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper Money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.
6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
8. Expenses necessarily incurred on
   a. Architects, Surveyors and Consulting Engineer's Fees and
   b. Debris Removal by the Insured following a loss, destruction or damage to the Property Insured by an Insured peril in excess of 3% and 1% of the claim amount respectively.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
11. Loss by theft during or after the occurrence of any Insured peril except as provided under Riot, Strike, Malicious and Damage cover.
12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to volcanic eruption or other convulsions of nature.
13. Loss or damage to property Insured if removed to any building or place other than in which it is herein stated to be Insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

CLAIMS PROCEDURE APPLICABLE TO COVER - FIRE AND ALLIED PERILS (HOME BUILDING & CONTENTS)

In the event of a contingency covered under this section, occurring during the period of insurance, resulting in loss or damage to the property covered hereunder, the Insured shall report to the Company/Assistance Service Provider and furnish the claims form duly completed in all particulars. The Insured shall render all his / her corporation and assistance to the surveyor appointed by the Company for assessment of loss.

The Insured shall also report to the police having jurisdiction over the place of loss and shall secure a detailed first information report duly signed by the policy authority and forward the same to the Company immediately thereafter.

The Insured shall not do anything as regards to the affected property that shall result in aggravation of loss and he shall be wholly guided by the surveyor with regards to preserving the affected property.

Documents to be submitted in support of the claim:

1. First Information Report
2. Panchnama
3. Investigation Report by the Police
4. Fire Brigade Report
5. Estimate and final bills of repairers
6. Invoices of owned articles, if required by the Company
7. Legal opinion wherever required.
8. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy.

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16,
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)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com