CONSUMER PAYMENT PROTECTION POLICY - COMMERCIAL

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 Insured		
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.	Cover Name	Sum Insured	Geographical Area	Deductible
Cover I	UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ /SIM HIJACKING/CLONING/ONLINE SHOPPING THROUGH CARDS			
COVER II	UNAUTHORIZED TRANSACTION COVER (OTHER THAN CARDS)			

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 : IRDAN115CPMS0009V01202526
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

3. Extensions Offered in the Policy

Cover/Extension No	Extension Offered	Sum Insured
Cover I(a)	Payments Made on Mirror Sites	
Cover I(b)	Increased SI for Midnight Transactions	
Cover I(c)	Breach of Second Level Authorizations	
Cover I(d)	Vishing	
Cover I(e)	Pre-Delivery Fraud	
Cover II(a)	Payments Made on Mirror Sites	
Cover II(b)	Increased SI for Midnight Transactions	
Cover II(c)	Breach of Second Level Authorizations	
Cover II(d)	Vishing	

4. Card / Account Details

Type of Card/Account	Number of Cards/Accounts

5. Premium Details

Net Premium	
GST	
Total Premium	
Total Premium in Words -	

6. 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 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.

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_____

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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

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

"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 beneficiaries are recorded

"**Beneficiaries"** means the members / Cardholders & Bank account holders of insured

"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.

"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 or without consent of the Bank named in Part I of the Schedule.

"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

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"Geographical Scope of Cover" shall mean the country(ies) or geographical boundaries in which the coverage under the Policy is valid.

"Insured" – mean Banks, Financial institutions, Travel company, Fintech companies authorised by regulatory authority mentioned in Part I of the Policy Schedule

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

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

"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.

"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.

"PIN" shall mean specific personal identification number assigned to the Beneficiary by the Insured named in Part I of the Schedule in connection with the cards.

"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 Schedule" means the document mentioning the name of the Insured, Policy Period, scope of cover, limits to which benefits are subject to and other relevant terms and conditions

"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 insured by the beneficiary, 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 insured by the beneficiary, 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.

"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

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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.

"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" means the name of the Insured mentioned 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 Covers as specified in the Policy Schedule. The policy can be availed by insured by opting at least one cover between Cover I and Cover II. The insured also has the option to opt for both covers together.

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 Beneficiary.
Counterfeiting/Skimming of cards -Means the act of a Third Party obtaining financial and other confidential information from beneficiary by cloning of the Beneficiary's card with electronic equipment such as Skimmers, etc.
E-mail spoofing or Phishing - Means the act of a Third Party obtaining financial and other confidential information from Beneficiary 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 the Beneficiary by masquerading as a reputable entity and fraudulently taken their personal information over a voice Call.
Personal Information - means Beneficiary's private details (including any online authentication information) relating to Beneficiary's identity that will allow the Beneficiary 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.
Third Party - means any person or entity who deals at arm's length with Beneficiary and which neither controls nor is controlled by Beneficiary. Third party shall not be:
a) Any person covered under this Policy

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UNAUTHORIZED TRANSACTION COVER THROUGH CARDS

Where the responsibility for the unauthorized banking transaction lies with the insured, we shall indemnify the insured for Beneficiary's 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 Beneficiary's 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 Specified event has occurred during the Policy Period

EMAIL SPOOFING & PHISHING

Where the responsibility for the unauthorized banking transaction via card lies with the insured, we shall indemnify the insured, for Beneficiary's 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 the insured where the responsibility for the unauthorized banking transaction via card lies with the insured for SIM hijacking/cloning that leads to Unauthorized / Fraudulent transactions.

ONLINE SHOPPING

We will indemnify the insured where the responsibility for the unauthorized banking transaction lies with the insured for Beneficiary's direct and pure financial loss due to transactions on the internet via card that Cardholder 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) Insured can show that Beneficiary has made reasonable attempts to seek a recovery or refund from the third party and/or seller of the goods and services to indemnify Beneficiary for financial loss; and

ii) The fraud event is reported by Beneficiary to the insured within 48 hours of discovery by them

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. The commission by Beneficiaries of any dishonest, criminal or malicious; acts or their participation in, or direction of, or knowledge of such acts or Loss directly or indirectly created or endorsed by them.
2. Facts or circumstances, known to Beneficiary or which Beneficiary 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.
3. Any legal proceedings which commenced prior to inception of this Policy.
4. Beneficiary's business activities (including but not limited to e-trading and blogging where Beneficiary receive remuneration or benefits in any form), Occupation or political affiliations.
5. Beneficiary's failure to take precautions to safeguard their Personal Information, /or Credit/Debit Cards information and internet communication.
6. Any unexplained loss or mysterious disappearance.
7. Consequential loss or damage of any kind including loss suffered by any Third Party.
8. Matters uninsurable under law.
9. Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.
10. Any loss or damage directly or in-directly resulting from physical loss or theft of Beneficiary's computer system or mobile device any loss of use thereof, including any unauthorized / fraudulent use of insured's, credit/debit cards

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11. 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.
12. Looting
13. Payment made on Mirror Sites, unless opted and additional premium is paid.
14. Vishing***, unless opted and additional premium is paid.***
15. Breach of Second Level Authorization, unless opted and additional premium is paid.
16. 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 AND THEIR EXTENSIONS

1. Proof of Loss – The Insured shall furnish a proof of Loss with full particulars of the Loss and all the required documents to the company in support of any claim under the policy. The claim shall be accepted using the following proof of loss for

   1) Direct financial loss caused by an Email Spoofing & Phishing/Sim Hijacking/Cloning/Online Shopping Through Cards And Their Extensions –
      a) Proof of reporting to bank or credit organization;
      b) Complaint letter acknowledged by Police.
      c) Copy of Bank / Card 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. Beneficiary must take due care and reasonable precautions to safeguard their 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 are allowed, 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. Beneficiary should also take all practical steps to minimize claims.

CLAIM SETTLEMENT UNDER COVER *UNAUTHORIZED TRANSACTION COVER*/ EMAIL SPOOFING & PHISHING/ / *SIM HIJACKING/CLONING*/ONLINE SHOPPING THROUGH CARDS AND THEIR EXTENSIONS

1. In the event of a claim, please contact the company and the company will provide the insured with any advice insured may need.
2. The payment of claims is dependent on the insured providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, Insured must provide all relevant documents including receipts, bills and other records in support of the claim

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3. All claims are paid in INR. 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.

a. Payment made on Mirror Sites-

Where the responsibility for the unauthorized banking transaction via payment card lies with the insured, we shall indemnify the insured , monetary loss on account of payments made by the Beneficiary 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-

Where the responsibility for the unauthorized banking transaction via payment card lies with the insured, we shall indemnify the insured the Policy would indemnify the insured, the Beneficiary'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-

Where the responsibility for the unauthorized banking transaction via payment card lies with the insured, we shall indemnify the insured , the monetary loss to card on transactions that have taken place after successful second level Authorization, but the Beneficiary has not carried out this transaction/s.

d. Vishing

Where the responsibility for the unauthorized banking transaction via payment card lies with the insured, we shall indemnify the insured, 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.

e. Pre-Delivery Fraud

Where the responsibility for the unauthorized banking transaction via payment card lies with the insured, we shall indemnify the insured, any financial loss arising out of Cards lost in transit/ wrong delivery before its eventual receipt by the original Beneficiary. (Transactions happening only up to 60 days from date of dispatch as recorded in systems)

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 beneficiary.

E-mail spoofing or Phishing - Means the act of a Third Party obtaining financial and other confidential information from 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 the Beneficiaries by masquerading as a reputable entity and fraudulently taken their personal information

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over a voice Call.
Personal Information - means Beneficiary's private details (including any online authentication information) relating to Beneficiary's identity that will allow the Beneficiary to be identified, such as:
a) Full name
b) Passport number
c) Mailing and/or fire 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" means the name of the Insured mentioned 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 Beneficiaries and which neither controls nor is controlled by Beneficiaries. Third party shall not be:
Any person covered under this Policy;

UNAUTHORIZED TRANSACTION COVER - OTHER THAN CARDS
Where the responsibility for the unauthorized banking transaction lies with the insured, we shall pay the insured, for the Beneficiaries 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 Specified event has occurred during the Policy Period

a. It should directly result from Beneficiary's use of Beneficiary's computer systems in Beneficiary's possession or Beneficiary's use of the internet during the Policy Period

EMAIL SPOOFING & PHISHING
We shall pay the insured where the responsibility for the unauthorized banking transaction lies with the insured for beneficiaries 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 the insured where the responsibility for the unauthorized banking transaction lies with the insured for their Beneficiaries direct and pure financial loss due to transactions on the internet via Beneficiaries' UPI account or bank account excluding cards transaction or mobile wallet that Beneficiaries have been

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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) Beneficiaries can show that beneficiary have made reasonable attempts to seek a recovery or refund from the third party and/or seller of the goods and services to indemnify for financial loss; and
ii) The fraud event is reported by Beneficiaries to the insured within 48 hours of discovery by them; and

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. The commission by Beneficiaries of any dishonest, criminal or malicious; acts or their participation in, or direction of ,or knowledge of such acts or Loss directly or indirectly created or endorsed by them
2. Facts or circumstances, known to the Beneficiaries or the insured or which both 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.
3. Any legal proceedings which commenced prior to inception of this Policy.
4. Beneficiaries' business activities (including but not limited to e-trading and blogging where Beneficiaries receive remuneration or benefits in any form), Occupation or political affiliations.
5. Beneficiaries' failure to take precautions to safeguard their Personal Information, Bank Accounts and/or UPI accounts and or mobile wallets information and internet communication.
6. Any unexplained loss
7. Consequential loss or damage of any kind including loss suffered by any Third Party.
8. Matters uninsurable under law.
9. Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.
10. Any loss or damage directly or in-directly resulting from physical loss or theft of Beneficiaries' computer system or mobile device any loss of use thereof, including any unauthorized / fraudulent use of Beneficiaries' bank accounts, credit/debit cards and mobile wallets.
11. 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.
12. looting
13. ***Payment made on Mirror Sites, unless opted and additional premium is paid.***
14. Vishing***, unless opted and additional premium is paid.***
15. ***Breach of Second Level Authorization, unless opted and additional premium is paid.***
16. 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 - Insured 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/ / Sim Hijacking/Cloning/Online Shopping other than Cards And Their Extensions –
      a) Proof of reporting to insured or credit or mobile wallet organization by the beneficiaries
      c) Complaint letter acknowledged by Police.
      d) Copy of Bank Statement

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UIN : IRDAN115CPMS0009V01202526
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

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. Beneficiaries must take due care and reasonable precautions to safeguard their Personal Information, details of 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. Beneficiaries should also take all practical steps to minimize claims.

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

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 the Company and Company will provide the insured with any advice insured may need.
2. The payment of claims is dependent on insured providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, insured must provide all relevant documents including receipts, bills and other records in support of Your claim
3. All claims are paid in INR.

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-

Where the responsibility lies with the insured, the policy will indemnify the insured, monetary loss on account of payments made by the beneficiary on mirror sites designed to fraudulently lead beneficiary to transfer money to wrong account or to capture confidential credentials of account holders.

b. Increased SI for Midnight Transactions-

Where the responsibility lies with the insured, the Policy would indemnify the insured, Unauthorized / Fraudulent transactions done 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 account.

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c. Breach of Second Level Authorizations-

Where the responsibility lies with the insured, the policy will indemnify the insured, the monetary loss to account on transactions that have taken place after successful second level Authorization, but the end user has not carried out this transaction/s

d. Vishing

Where the responsibility lies with the insured, the policy will indemnify the insured, 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

General Exclusions Applicable to all Covers of Policy

The Company shall not be liable for:

Losses that do not occur within the cover period as specified in the Policy Schedule

1. Losses caused by illegal acts;
2. Losses that Insured or insured's beneficiaries have intentionally caused;
3. Losses sustained by the Insured or insured's beneficiaries resulting directly or indirectly from the actions of the Insured's employee/members of household, relative, acting alone or in collusion with others.
4. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
5. Losses due to the order of any government, public authority, or customers' officials.
6. Any legal liability, of whatsoever nature.
7. Any loss or damage which is recoverable from any other source
8. Any consequential losses of any kind (financial or otherwise), and/or any actual or alleged legal liability of the Insured

General Conditions Applicable to all Covers of Policy

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

2. 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.

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

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4. No refund of premium shall be allowed for cancellation of policy/ies wherein claim (s) are in open status.

Claim Procedure Applicable to all Covers 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 and proofs, explanation, statement of witnesses as may be required together with particulars of other insurance covering the same risk.
b) In the event of a claim under this policy, all certificates, information, and evidences or otherwise required by the Company shall be furnished at the expenses of the Insured 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 by the beneficiary

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) Claim payment will be done as per the terms and conditions of the policy. .

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.
d) 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) Documents:
List of documents which are relevant if any to the claim assessment are as below:
1. FIR / Final Police investigation report wherever applicable and Police Acknowledgement Letter / FIR (to be done immediately but not later than 24 hours from the time of realisation of loss (wherever applicable)2. KYC / NEFT Details as per AML guidelines, wherever applicable.

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3. For Card Related claims – Proof of Disabling of Card facility at core banking Proof (to be done within 24 hours from the date of realisation of loss).
4. Card Statement/ Account Statement for last 6 months indicating Fraudulent Transactions/Unauthorised Use.
5. Mobile / Digital Wallet Account Statement for last 3 months indicating Fraudulent Transactions/Unauthorised Use.
6. Card Copy / Declaration from the insured, wherever required.
7. Internal Investigation report of the Insured.
8. Proof of settlement / chargeback/ other recoveries
9. Beneficiary complaint letter regarding fraudulent / unauthorized transaction to the insured.
10. Any other document required for the settlement of claim on case to case basis.
11. Proof of the settlement between insured and Beneficiary

3) Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of appointment of surveyors, wherever applicable In case of, Claim will be decided within 7 days of receipt of the intimation / assessment sheet / survey report, as applicable..

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 or insured's beneficieries shall take all reasonable precautions for safety and soundness to prevent the loss in order to minimize claims. The Insured must comply with Maker's recommended actions for inspection and maintenance and shall comply all statutory requirements or other regulations and will employ only competent and honest employees and/or representative(s).

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 mail or 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..

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

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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. 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.

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. Right to inspect

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

11. Contribution

If at the time of the happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

12. Arbitration:

The parties to the contract may mutually agree and enter into a separate
Arbitration Agreement to settle any and all disputes in relation to this policy.
Arbitration shall be conducted under and in accordance with the provisions of the
Arbitration and Conciliation Act, 1996..

13. 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 insured's beneficiary 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.

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14. Cancellation/termination

Cancellation by Insured

Policy may be cancelled at the option of the insured with Fifteen (15) days' notice of cancellation and We will be entitled to retain premium on short period scale of rates for the period for which the cover has been in existence prior to the cancellation of the Policy. The balance premium, if any, will be refundable to the insured.

Period on Risk	% of Premium to be Refunded
Not Exceeding 1 Week	90% of the Annual Premium
Not Exceeding 1 Month	75% of the Annual Premium
Not Exceeding 2 Months	65% of the Annual Premium
Not Exceeding 3 Months	50% of the Annual Premium
Not Exceeding 4 Months	40% of the Annual Premium
Not Exceeding 6 Months	25% of the Annual Premium
Not Exceeding 8 Months	15% of the Annual Premium
Exceeding 8 Months	0% of the Annual Premium

Cancellation by Insurer:

a) This insurance may also at any time be terminated at the option of the Insurer, on Fifteen (15) days' notice to that effect being given to the Insured on ground of mis-representation, fraud, non-disclosure of material facts and non-co-operation by the insured and there would be no refund of premium. The policy will be null and void ab-initio.

b) Your Policy will automatically be cancelled from the time Your Business becomes insolvent or is wound up or is permanently discontinued or a liquidator, administrator, receiver, manager and / or Trustee in bankruptcy is appointed to You or any of Your assets.

C) No refund of premium shall be due if the Insured has made a Claim under this Policy.

15. 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.

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16. 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 Insured that may result to enhance Our risk under the guarantee hereby given. Any change in the risk will be intimated by Insured to Us..

Note : On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change

17. Notices

All notices and communications in relation to this Policy are to be sent to the Company in writing or in electronic format. 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.

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18. 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, 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	Karnataka
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.	Odisha.

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	Tel.: 0674 - 2596461 /2596455 Email:bimalokpal.bhubaneswar@cioins.co.in	
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, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh
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).	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

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	Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	
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, 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	West Bengal, Sikkim, Andaman & Nicobar Islands.
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.

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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

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

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

UIN : IRDAN115CPMS0009V01202526
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
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Website : www.icicilombard.com

www.icicilombard.com or from any of the offices of the Company.

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