Prospectus

CONSUMER PAYMENT PROTECTION PACKAGE POLICY

The product Consumer Payment protection is a package of various coverages to provide indemnity/benefits against the main incident of Unauthorised Transaction cover.
Additionally if other covers / Add-on covers are opted, the Insured could be covered for a range of benefits/assistance/indemnity such as Personal Accident, Baggage Cover, Travel Protection, Assistance Services and other Miscellaneous cover which are detailed below.

The product is generally for tenure of 1 year, however the client will be having the option to obtain shorter period as well for 7 days, 30 days, 60 days, 90 days, 120 days, 180 days, 240 days and 1 year.
Company's maximum liability shall be restricted to the limits and terms mentioned in the Policy Schedule. Below mentioned list of covers / benefits are exhaustive; a policy may contain some or all of these benefits.
Note: The policy can be availed by insured by opting for least two covers out of which Cover I of Section I Unauthorized Transaction Cover/ Email Spoofing & Phishing/ SIM Hijacking / Cloning is mandatory.
Additionally, the product includes option to cover the spouse for an additional premium.

The product has the following sections:
1. Unauthorized transaction cover/Email Spoofing & Phishing/SIM Hijacking/Cloning/ Online shopping Through Cards and other than Cards
Covers financial losses against the frauds on Cards, Bank accounts, UPI, Mobile wallets.
The insured has the options to avail the below extensions along with the Unauthorised cover:

i. Payment made on mirror sites:

Covers the monetary loss on account of payments made by the insured on mirror sites designed to fraudulently lead card/account holders to transfer money to wrong account.

ii. Increased SI for midnight transactions:

The limit per card for these midnight transactions cover would be 2 times of sum insured limit per card.

iii. Breach of second level authorisations:

covers the monetary loss to card/account holders on transactions that have taken place after successful second level Authorization, but the end user has not carried out this transaction/s

2. Personal Accident:
Covers Personal accident death, Permanent total disability, Permanent partial disability, Temporary total disability.
Extension to Personal Accident: In addition to the personal accident, the insured has the option to avail the below extensions:

i. Child benefit cover – lump sum amount will be paid to the Insured's surviving dependent children
ii. Child education grant – lump sum amount will be paid to the Insured's dependent children for their education
iii. Daughter marriage – lump sum amount will be paid to the Insured's dependent daughter for the marriage

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Mailing Address:
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Other Covers / Add on in Personal Accident covers:
Medical expenses arising out of Road and / or rail accident: It covers any expenses occurred during road / rail accident.
Credit Shield Liability: Covers against the outstanding credit card bill in case of accidental death

3. Baggage Cover:
Covers Loss of checked in baggage, Damage of baggage during transit, Delay of checked in baggage, Loss of travel documents, Loss of valuables including money.

4. Travel Protection:
Travel protection includes multiple covers like:

i. Hijack distress Compensation:
It covers the insured against the Plane hijack.

ii. Missed connecting common carrier/ public carrier:
Covers in case of failure of the Insured to access the connecting flight/connecting journey through Common Carrier/ Public Carrier as per schedule, any time during the Trip

iii. Common carrier/ public carrier delay:
Compensates in case the departure of the scheduled common carrier/ Public Carrier is delayed by more than the specified duration in policy

iv. Trip cancellation:
Compensates the loss arising out of cancellation of the trip due to unexpected events

v. Repatriation of remains:
In the event of insured's death we will reimburse the Nominee, the costs incurred for transporting the remains of the deceased Insured back to the Country/Place of Residence.

vi. Medical evacuation:
Covers Reasonable and Customary Charges, incurred for an ambulance or any other Emergency transportation and evacuation services

vii. Emergency medical treatment (Reimbursement Basis only)::
Covers the medical expenses if the Insured Person fall ill during his/ her trip and require immediate medical treatment

5. Miscellaneous Covers:
It has the various covers like Purchase protection, Key replacement, Price protection.

i. Purchase protection:
Covers the loss or damage of asset purchased by insured against Fire and Burglary.

ii. Key replacement:
Covers the insured for the cost of replacing your residence and/or your vehicle keys, which are lost or stolen.

iii. Home protection while insured is away:
Covers the damage, disappearance or destruction of the Insured Person's furniture, clothes, electrical and electronic items due to burglary at his/her residence.

6. Assistance Services:

i. Emergency Hotel, Travel and Cash assistance:
Assistance for Travel and hotel accommodation and cash arrangement on the loss of cards.

ii. Assistance for blocking Sim card and Mobile phone:

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Assistance for blocking SIM Card on loss/theft of Mobile Phone(s)/SIM

iii. Valuable Document Registration & Replacement:

Reimbursement of expenses incurred in obtaining/replacing documents stolen/lost along with the Insured Person's wallet.

The following table describes the product benefit design:

Section 1: Card Liability Cover				
1.1	Unauthorized Transaction Over/email spoofing and phishing/sim hijacking/cloning/online shopping	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.2	Lost Card Liability	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.3	Mobile Wallet protection	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.4	Cash in Transit	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.5	Identity Theft	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
Extensions				
1.1a	Payments Made on Mirror Sites	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.1b	Increased SI for Midnight Transactions	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.1c	Breach of Second Level Authorizations	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.1d	Vishing	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
1.2a	Pre-Delivery Fraud	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
Section 2: PA & Medical Covers				
2.1	Personal Accident - Death/PTD/PPD	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
2.2	Accidental Death And Disablement (AIR)	Fixed Benefit	As mentioned in the Policy	Up to Sum Insured

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			Schedule	opted for
2.3	Medical Expenses For Bodily Injury Caused By And Arising Out Of Road And/Or Rail Accident	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
2.4	Credit Shield Liability	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
Extensions				
2.1a	Child Benefit Cover	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
2.1b	Child Education Grant	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
2.1c	Daughter Marriage Expenses	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
2.1d	Temporary Total Disablement	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
Section 3: Baggage Covers				
3.1	Baggage Cover	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
Section 4: Travel Covers				
4.1	Hijack Distress Compensation	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
4.2	Missed connecting common carrier / public carrier	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
4.3	Common carrier / Public carrier delay	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
4.4	Trip cancellation	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
4.5	Repatriation Of Remains	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
4.6	Medical Evacuation	Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for

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4.7	Emergency Medical Treatment (Reimbursement basis only)	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
Section 5: Miscellaneous Covers				
5.1	Purchase Protection	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
5.2	Key Replacement	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
5.3	Home protection while Insured Person is away	Indemnity	As mentioned in the Policy Schedule	Up to Sum Insured opted for
Assistance Services				
1	Inclusion of Spouse with Floating Sum Insured	Indemnity/Fixed Benefit	As mentioned in the Policy Schedule	Up to Sum Insured opted for
2	Emergency Hotel, Travel and Cash Assistance	Assistance	As mentioned in the Policy Schedule	Up to Sum Insured opted for
3	Assistance for blocking Sim Card	Assistance	As mentioned in the Policy Schedule	Up to Sum Insured opted for
4	Valuable Document Registration & Replacement	Assistance	As mentioned in the Policy Schedule	Up to Sum Insured opted for

GENERAL EXCLUSIONS

The Company shall not be liable for:

1. Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection herewith.
2. Any damage arising from or in consequence of requisition by or under the order of any Public authority.
3. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
4. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation of or contention by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
5. Damage caused by wear and tear or depreciation.
6. Loss of interest, consequential loss, delay, loss of market.

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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

(For coverage wise exclusions, kindly refer the policy wordings)

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.

Termination

Disclosure to information norm - The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of established fraud.

Discount in premium

The discount in insurance premium, if any is at the discretion of the underwriter of the company.

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.

For Complete details about the product coverage, exclusion and conditions please refer to the Policy wordings.

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PROHIBITION OF REBATES.
(Under Section 41 of Insurance Act, 1938)

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to [take out or renew or continue] an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

[Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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