Credit / Debit / ATM Card Package Insurance Policy
PROSPECTUS

Scope of Cover

The Insurance Policy broadly covers losses due to Personal Accident Cover, Medical Expenses For Bodily Injury Caused By And Arising Out Of Road/Rail Accident, LostCard Liability, Credit Shield Liability, Purchase Protection, Household Insurance, Baggage Insurance, Global Cover, Cash In Transit , and Forgery/Counterfeit Cheque Cover,

Main Exclusions

Loss or damage arising out of terrorism (except for Fire section, if premium collected).

Sum Insured

Property is insured on reinstatement (replacement) value basis for Fire section.
Property is insured on market value basis for Burglary section.
Property is insured on actual loss in case of Cash in transit section.

Deductible - The insured has to bear 5% of claim amount of each and every claim.

Premium

The Premium charged depends on the number and type of covers required within thePolicy

The Insured has the option to choose from any of the following sections:

Section No.	Covers Available
Section I	Personal Accident
Section II	Medical Expenses For Bodily Injury Caused By And Arising Out Of Road/Rail Accident.
Section III	Lost Card Liability
	AoA
	AoY
Section IV	Credit Shield Liability
Section V	-Purchase Protection
	AoA
	AoY
Section VI	-Household Insurance
Section VII	Baggage Insurance

	AoA
	AoY
Section VIII	Global Cover
Section VIII(A)	Loss Of Checked Baggage
Section VIII(B)	Delay Of Checked Baggage
Section VIII(C)	Travel Insurance
Section IX	Cash In Transit
Section X-	Forgery/Counterfiet Cheques Cover

Section I: Personal Accident

Claim Documents –

1. In case of Death:
   a) PA Claim form duly filled & signed by the nominee
   b) Policy Copy

Death certificate - Notarized/ Attested by a gazetted officer

   c) F.I.R - Notarized/ Attested by a gazetted officer
      a. Police Final charge sheet/ Court Final order - Notarized/ attested by a Gazetted Officer - if applicable - notarized/ Attested by a gazetted officer
   d) Spot and/or Inquest Panchnama - Notarized/ Attested by a gazetted officer
   e) Post Mortem Report - Notarized/ Attested by a gazetted officer
      a. Viscera Analysis Report/ Chemical analysis report/ Forensic Science Labreport - If applicable - notarized/ Attested by gazetted officer]
   f) Other Document as per Case details - Copy of Treatment papers; if hospitalized, Website Links/ Newspaper cuttings, Other references
   g) If claim amount is more than 1lakh, AML Documents - Pan Card Copy, Residence Proof, 2 Passport size colour photos of claimant
   h) Cancel Cheque with NEFT Mandate form - duly filled in by the claimant and bank
   i) Any other document as required by the Company or Company's TPA to investigate the Claim or Our obligation to make payment for it

2. In case of Permanent Total Disablement:
   a) PA Claim form duly filled & signed by Insured/ Claimant
   b) Policy Copy
   c) MLC OR F.I.R.OR PANCHNAMA- Notarized/ Attested by a gazetted officer
   d) Disability Certificate issued by Authorized civil surgeon- Original/ Notarized/Attested by a gazetted officer
      a. Treatment papers, X-rays films / laboratory test reports and other diagnostic reports to support the claim and percentage of disability
   e) Medical report
   f) Colour Photograph of the injured reflecting disability
   g) If claim amount> 1lakh, AML Documents - Pan Card Copy, Residence Proof, 2

Passport size colour photos of claimant

h) Other Document as per Case details - Copy of Treatment papers; if hospitalized, Website Links/ Newspaper cuttings, Other references

i) Cancel Cheque with NEFT Mandate form - duly filled in by the claimant

a) Any other document as required by the Company or Company's TPA toinvestigate the Claim or Our obligation to make payment for it

Maximum Liability of the Company under Section 1

Notwithstanding anything to the contrary stated under this Policy the Company's total liability for payment of compensation under various benefit(s) under Section 1 in aggregate shall not exceed the amount mentioned as Sum Insured against each such benefit under Personal Accident cover in Part I of the Schedule. On payment of the Sum Insured as referred for all the above benefits under Section1 and its extensions, such benefits and relevant extensions shall cease to exist.

Main Extensions

(i) Section III: Lost Card Liability

Coverage of transactions through EDC terminals post reporting

Coverage of additional days of pre-reporting (more than 3 days) and post-reporting(more than 7 days)

(ii) Section VI (A): Purchase Protection

Earthquake Cover

Terrorism Cover

(iii) Section VII (B): Household Insurance

Earthquake Cover

Terrorism Cover

(iv) Section VIII: Baggage Insurance

Extension of Geographical Cover to Worldwide

GENERALCONDITIONS

1. **Free Look Up Period-** You would be given a period of 15 days (Free Look Period) from the date of receipt of the Policy 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 deductionof the expenses incurred by Us on the stamp duty charges.

2. **Renewal -** Renewal defines the terms on which the contract of insurance can be renewed

on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

Terms of Renewal

- The Policy can be renewed under the then prevailing CREDIT/DEBIT/ATM CARD PACKAGE INSURANCE POLICY product or its nearest substitute (incase the CREDIT/DEBIT/ATM CARD PACKAGE INSURANCE POLICY product is withdrawn by the Company) approved by IRDA.
- This policy shall ordinarily be renewable except on grounds of fraud, moralhazard or misrepresentation or non-cooperation by the insured
- ***Renewal Premium*** - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- ***Maximum Renewal Age*** – There will be life-long renewal without any agerestriction for the cover.

3. **Grace Period -** The Policy may be renewed by mutual consent and in such eventthe renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days from the expiry of the Policy. We will not be liable for any Claim which occurs during the Grace Period.

4. **Settlement/Rejection of Claim –T**he settlement of claims would be done by Us within 30 days after the receipt of last necessary documents, any rejections if done, would be provided with proper reasons by Us.

   Penal interest provision shall be as per Regulation 9(6) of (Protection ofPolicyholders' Interests) Regulations, 2002.

5. **Cancellation/termination**

   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 established fraud, 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.

6. **Non-Disclosure**:

   The Company reserves the right to cancel the policy/repudiate any claim/seek legal recourse on account of any non-disclosure (partial or full)/fraudulent disclosure, misrepresentations of information/facts made at proposal/claim stage.

7. **Inspection**:

Insured must allow the Company or its representative to inspect any Contract documents and to audit any financial or other records relevant to this insuranceat any reasonable time.

8. **Governing Law & Jurisdiction**:

Where legally permissible and subject to all terms and conditions of this policy, this policy shall apply to any Claim made against Insured within Geographical Limits stated in the Policy Schedule. Any interpretation of this policy relating to its construction, validity or operation shall be made exclusively in accordancewith the Indian laws.

9. **Reasonable Care:**

Without exception, Insured and Insured's Employees must take all reasonable steps to prevent incurring any loss, damage or liability

10. **Statutory Compliance:**

Insured shall comply with all statutory and other regulations. Insured shall observe all manufacturers' instructions concerning the inspection, operation and maintenance of Covered Asset, and the safety of persons and property.

11. **Subrogation**:

If Insured has a right to recover a loss from any other party, then, on accepting liability and indemnifying Insured under the policy, the Company will be entitled toexercise that right in Insured's name and for the Company's own benefit. This is called 'subrogation'. Insured must fully co-operate with the Company in exercising that right. If Insured is another party insured under this policy, the Company will not exercise subrogation against Insured as long as Insured has not forfeited his/her right to indemnity under this policy.

12. **Contribution**:

If at the time of any loss or damage, there is some other insurance policy, apart from this one, insuring the same liability, the Company shall not be liable formore than the ratable proportion of such loss or damage. However, if the insured property is hypothecated to any bank, other lending or financial entity then this clause is not applicable.

13. **Assignment**:

The Policy and the cover under the Insuring Clause can be assigned or transferred only in accordance with applicable law.

14. Notices & Communications:

Any notice or communication in relation to this Policy will be in writing and if it is to:

(i) Insured, then it will be sent to Insured at the insured's address specifiedin the Schedule.

(ii) Company, it will be delivered to Company's address specified in theSchedule.

No insurance agents, insurance intermediaries or other person or entity isauthorised to receive any notice or communication on behalf of the Company.

15. Dispute Resolution

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. *(Applicable to Commercial entities).*

16. Grievance Redressal:

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

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

(Amendment Act 2015)

(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