EMI SURAKSHA

PROSPECTUS

INTRODUCTION

"EMI Suraksha" is a comprehensively designed product which helps you against any financial exigencies at the time of any loss faced on account of uncertainties such as loss of job or business shutdown, cyber frauds (if opted), loss or damage to Home building or asset(if opted), family emergency(if opted), cancellation of trip due to defined perils, event cancellation(if opted) and Broken Bones Benefit (if opted). The policy duration shall range from a minimum of 1 month to a maximum of 5 years

The policy can be availed by insured, by mandatorily opting either Loss of Job or Business shutdown.

ELIGIBILITY

- Min. Entry Age: 18 years
- Maximum entry age : 65 years
- Policy offers option of covering on individual Sum Insured basis. No floater option is available under the Policy.

SECTIONS

Claims made in respect of an Insured Person for any eligible Sections shall be subject to the terms, conditions and exclusions of this Policy. At any point of time, our liability for any claims admitted in respect of any/all Insured Person/s during the period of insurance shall not exceed the Sum Insured as stated in the Policy Certificate against the respective Section.

Section A: Loss of job

Sub section 1: Involuntary unemployment on account of merger & acquisition, cost cutting and down sizing

If an Insured Person suffers an Involuntary Unemployment during the Policy period resulting in loss of Income, then We will pay the amount specified in the Policy Certificate against this Section for each continuous and completed month.
This Sum Insured shall be payable subject to the following:

1. Only Salaried individuals are eligible for cover under this Section.
2. The Insured Person is employed on the direct payroll of an organization or entity having a registered office in India for a minimum of six continuous months before the Risk Inception Date, or of an Indian branch of such organization or entity.

ICICI Lombard General Insurance Company Limited
EMI SURAKSHA
IRDA Reg. No. 115 CIN: L67200MH2000PLC12940 UIN: IRDAN115RPMS0020V01202627

Mailing Address: Registered Office Address: Toll free no : 1800 2666
601 & 602, 6th Floor, Interface 16, ICICI Lombard House, 414, Veer Savarkar Marg,
New Linking Road, Malad (West) Near Siddhi Vinayak Temple, Prabhadevi,
E-mail: customersupport@icicilombard.com

3. The Sum Insured amount will be payable subject to waiting period as defined in the policy certificate

Sub section 2:

Involuntary unemployment due to injury sustained or illness contracted by the insured during the policy period

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything written in policy contained to the contrary, the Policy shall extend to include Involuntary Unemployment of the Insured Person from his/her Primary Occupation due to Injury sustained due to an accident or Illness contracted during the policy period.

Section B: Cyber frauds

We shall pay You the Sum Insured specified against this Section, if the loss amount exceeds the value as defined in the policy certificate and as per the waiting period defined, for Your direct financial loss resulting from an unauthorized and fraudulent use of your

- Bank Account with banks operating in India and/or
- Credit/Debit Cards issued by Banks operating in India and/or
- UPI, Mobile wallets operating in India
- Travel Cards issued by Banks operating in India

by a Third Party for transfers, purchases or withdrawals made over the internet including counterfeiting or skimming of cards, provided they are unrecoverable from any other sources as per banking regulations.

Section C : Home protect

In consideration of the additional premium, we will payout the Sum Insured as mentioned in the policy certificate for physical loss or damage, or destruction caused to **Insured's Home building** and **Household asset** by the following unforeseen events occurring during the Policy Period and the loss amount exceeds the value mentioned in the policy certificate. The perils covered with respect to the cover would be:

- Fire
- Lightening
- Explosion/Implosion
- Riot, Strike and Malicious damage
- Earthquake
- Storm, Cyclone, Typhoon, Flood and Inundation
- Subsidence and landslide including rockslide

We will pay only if Insured's Home building is used for the purpose of residence of themselves and their family

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We will not pay if

- Insured's Home building is used as a holiday home, or for lodging and boarding, or
- Insured's Home building or any part of the Insured's property is used for purposes other than residential purpose

Section D: Business shutdown cover

We will payout the Sum Insured as mentioned in the policy certificate for physical loss or damage, or destruction caused to Insured's shops manufacturing, services and trading based SMEs and shops by the following unforeseen events resulting in interruption of business of the Insured for minimum number of days (3/5/7/10/15/30 days)occurring during the Policy Period as mentioned in the policy certificate . The perils covered under this Section would include:

- Earthquake
- Storm, Cyclone, Typhoon, Flood and Inundation
- Subsidence and landslide including rockslide
- Fire
- Lightening
- Riot, Strike and Malicious damage

Section E: Family emergency

The loss of a loved one can be life altering for all those who depend on him/her. Although one can never be prepared for life's challenges one can prepare for unforeseen tragedies by planning ahead. In consideration of the additional premium, our policy cover will support your loved ones during this hour of need with a fixed payout, in case something unfortunate happens to you or your named family member such as:

1. Accidental death
2. Permanent total disablement
3. Illness resulting in hospitalization for minimum number of days as mentioned in policy

Section F: Trip cancellation

In consideration of the additional premium, we shall indemnify to you for the financial loss incurred by the insured arising out of cancellation of the trip following unexpected events, upto before the departure of the Trip solely attributable to and/or arising out of:

- Sickness or injury of the Insured or immediate family member which requires medical attention /consultation resulting in hospitalization for minimum of 48 hours
- Death or imminent death from an unforeseen illness or injury of your immediate family member
- 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, tsunamis etc. at your place of residence or your departure city or one of Your destination(s) as per your itinerary
- A Terrorist attack which occurs in your place of residence or your departure city, or in a city which is a scheduled destination for your Covered Trip provided that the act of Terrorism occurs within 15 days prior to your departure;

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- 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)

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

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

Section G: Event cancellation

In consideration of the additional premium, we shall indemnify to you against Insured Expenses irrevocably incurred by the Insured as a result of cancellation/postponement of the Insured event such as wedding, anniversaries, birthday parties etc. due to:

- Death of Insured or their immediate family members ;
- Personal injury, either temporary or permanent, which renders the Insured or their immediate family members incapable of appearing at the insured event;
- Illness which shall necessarily prevent the insured event from occurring due to hospitalization of the Insured or their immediate family members
- Fire, lightening, riots, strike & malicious damage, storm, cyclone, flood & inundation, earthquake

Section H: Broken Bones Benefit

We will pay the percentage of the Sum Insured (specified against this Section in the Policy Certificate) in the manner which is specified in the table below if an Insured Person suffers an Injury due to an Accident that occurs during the Period of Cover and that Injury solely, directly and immediately results in a fracture (of the nature specified in the table below).

Sr No.	Region	Fracture	% of the Sum Insured payable
1	Skull	Compound fractures of skull with damage to the brain tissue	100%
		All other fractures	75%
2	Lower jaw	Multiple fractures (at least one compound fracture)	75%
		Compound fracture	50%
		All other fractures	55%
3	Shoulder blade, kneecap, sternum, hand	Multiple fractures (at least one compound fracture)	75%
		Compound fracture	50%
		All other fractures	50%

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	(excluding fingers and wrist), foot (excluding toes and heel)		
4	Upper arm (including elbow and wrist)	Multiple fractures (at least one compound fracture)	75%
		Colles type fracture (compound)	50%
		All other fractures	50%
5	Spinal cord	All compression fractures	50%
		All spinous, transverse process or pedicle fractures	50%
		All other vertebral fractures	50%
6	Rib or ribs, cheekbone, coccyx, upper jaw, nose, toe and toes, finger or fingers	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%
7	Thigh or heel:	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%
8	Hip or pelvis (excluding thigh or coccyx):	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%
9	Lower leg, clavicle, ankle,	Multiple fractures (at least one compound)	50%
		Compound fracture	50%
		All other fractures	50%

GENERAL TERMS AND CONDITIONS OF THE POLICY

1. PAYMENTS

We shall make payment of an admissible claim to the Insured Person's or the Insured Person's nominee. If there is Nominee and the Insured Person is incapacitated or deceased, We will pay to the Insured Person's heir, executor or validly appointed legal representative.

Any payment We make in this manner will be a complete and final discharge of Our obligations under this Policy and Our liability towards the claim.

2. CLAIM SETTLEMENT/PROCEDURE

- The fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You or any Insured Person, including complying with the procedures and requirements in relation to claims, shall be Conditions Precedent to Our liability under this Policy.
- On occurrence of an any event that may give rise to a Claim under this Policy, You shall-
    - Notify Us immediately on toll free number 1800 2666 or on our website www.icicilombard.com or also in writing at Our address specified in the Policy Certificate.
    - Along with the completed and signed Claim form, provide all the relevant documents
    - Wherever details pertaining to happening of Claim are conveyed by you to Us after reasonable period, You shall provide the reasons of such delay to Us.
- No claims shall be rejected or closed for want of documents or for delayed intimation of claim. We shall make the payment of claim that has been admitted as payable by Us under the Policy within 15 days of receipt of claim intimation / survey report / assessment sheets, as applicable. All claims will be investigated (as required) and settled in accordance with the applicable regulatory guidelines, issued by the Authority from time to time. The surveyor should be allocated within 24 hours of reporting of claim.
- The surveyor shall submit the survey report to the insurer within fifteen days of allocation.
- The insurer shall decide on the claims within 7 days of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier.
- The admissible Claim amount will be calculated post applicability of waiting period, Deductible, Sub-limits, if any, and as specifically defined in Policy certificate.
- Insured person will extend his support to any surveyor or agency appointed by us for assessing claim

6. OTHER RELATED TERMS AND CONDITIONS

- Please inform Us immediately of any change in the address, occupation, , or of any other changes affecting the Insured Person (or his Nominee/ legal heir, as the case may be).
- Any change in the policy terms and conditions including but not limited to Sum Insured and/or coverage shall not be permitted within the Period of Cover.
- The scope of cover shall be within the geographical boundaries of India unless specified otherwise.

Discount in premium

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

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STANDARD POLICY TERMS AND CONDITIONS

1. **Incontestability and Duty of Disclosure**

The Policy shall be null and void and no Section 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 Person or any one acting on his/her behalf to obtain any benefit under this Policy.

2. **Observance of terms and conditions**

The due observance and fulfilment 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 Person, shall be a condition precedent to Our liability to make any payment under this Policy.

3. **Records to be maintained**

The Insured Person shall keep an accurate record containing all relevant particulars and shall allow Us to inspect such record.

4. **No constructive Notice**

Any knowledge or information of any circumstances or condition in relation to the Insured Person, or in connection with which a claim may be made under this Policy coming to the knowledge or possession of any of Our officials shall not be construed as notice to or be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

5. **Notice of Charge**

We 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 Us to the Insured Person, Nominee, assignee or his legal heirs of any amount under the Policy shall in all cases be an effectual discharge to Us.

6. **Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy, Policy Certificate or in any separate instrument or Endorsement shall be deemed to be part of this Policy and shall have effect accordingly.

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7. **Overriding effect of the Policy Certificate and Schedule**

The terms and conditions contained herein and in the Policy Certificate and 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 the Policy Certificate and 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 the Policy Certificate and Schedule to this Policy ,and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

8. **Electronic Transactions**

The Insured Person agrees to adhere to and comply with all such terms and conditions as We may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, the world wide web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on Our behalf, for and in respect of the Policy or its terms, or Our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.

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.

9. **Right to inspect**

In case of any loss or occurrence to the Insured Person that has given or may give rise to a claim under the Policy, If required by Us, Our agent/representative, including any loss assessor or

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surveyor/investigator or any individual or entity appointed on Our behalf shall be permitted at all reasonable times to examine the circumstances of such loss or occurrence.

The Insured Person shall on being required to do so by Us produce all necessary documents and such circumstance in his/her possession and furnish copies of or extracts from such of them as may be required by Us so far as they relate to such claim(s), or may in any way assist Us to ascertain the correctness thereof or Our liability under the Policy.

10. **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 Person, or anyone acting on his/her behalf to obtain any Section 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(s) have made their award, all Benefits under this Policy shall be forfeited.

11. **Policy Disputes**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured Person and Us to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of Indian Courts

12. **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 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.

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13. **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 You, at the address specified in Policy Certificate, and in case of the Insured Person, at the Insured Person's address specified in the Policy Certificate.

In case of Us:

ICICI Lombard General Insurance Company Limited, ICICI Lombard House,
414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025, Toll-free number: 1800-2666

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.

14. **Customer Service**

If at any time the Insured Person (or his Nominee/ legal heir, as the case may be) requires any clarification or assistance, they may contact Our offices at the address specified below, during normal business hours.

ICICI Lombard General Insurance Company Limited
ICICI Lombard House 414, Veer Savarkar Marg,
Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025.

15. **Grievances**

ln case of any grievance the insured person may contact the Company through Website: www.icicilombard.com Toll free: 1800 2666 Email: customersupport@icicilombard.com ICICI Lombard General Insurance Co. Ltd. Ground floorInterface 11, Sixth floor- Interface 16 , Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064

16. lnsured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policywordings-product-brochure/final-gro-mapping.pdf.

17. lf lnsured person is not satisfied with the redressal of grievance ,insured person may contact the grievance redressal officer at the details provided in the below link: https://www.icicilombard.com/grievanceredressal.com

18. lf lnsured person is not satisfied with the redressal of grievance, the insured person may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal -

https://bimabharosa.irdai.gov.in/ or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255

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