Prospectus

Smart Wallet Secure
Policy

III. Scope of Cover:

The Company hereby agrees subject to the terms, conditions and exclusions herein contai ned or otherwise expressed, to compensate, indemnify, pay and/or reimburse in manner p rovided in this policy, benefits to the insured person for loss or damage described hereund er as per the coverage and up to the limit of Sum Insured specified in the Policy Schedule/ Certificate Of Insurance.

SECTION 1 - LOST CARD LIABILITY AND ASSISTANCE FOR BLOCKING OF CARDS

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

Details of the Card covered under this section along with name of the relevant Bank/Finan cial Institution are as mentioned in Policy Schedule/Certificate Of Insurance.

Sum Insured specified under this section shall be floating across all cards in the name of t he Insured
person and being used by the Insured person, specifically registered with the Emergency Assistance Service Provider.

Section- II: Personal Accident (Death + PTO + PPD)

The Company shall compensate the Insured Person or his/her nominee or legal representatives, as the case may be, for accidental bodily injury solely and directly caused by accidental, violent, external and visible means resulting in accidental death

or Permanent Total Disablement or Permanent Partial Disablement within twelve (12) calendar months of occurrence of such injury.

In case of the unfortunate accidental death of the Insured Person, the compensation shall be paid to the nominee or legal representatives. The Sum Insured shall be the maximum liability of the Company under this benefit.

Subject to the above; the Company shall pay to the Insured Person, his/her nominee or legal representatives, as the case may be, the sum or the sums as set forth in the Table of Benefits below:

Table of Benefits	Percentage of Sum Insured payable as
1. Accident Death	100%
2. PTO - Total and irrecoverable loss of	
i) Sight of both eyes or of the actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot.	100%
ii) Use of two hands or of two feet or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot.	100%
iii) Total Paralysis	100%
iv) Loss of all fingers and both thumbs OR loss of arm – at shoulder; between shoulder and elbow; at and below elbow OR loss of leQ – at hip;between knee and	100%
For the purpose of items 2 i) and 2 ii) above, physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle respectively.	
3. Permanent total and absolute disablement disabling the Insured Person from engaging in any employment or occupation of any description whatsoever which he or she was capable of doing earlier	100%
4. PPD - Total and irrecoverable loss of various parts as given below:	Percentage of Sum Insured
The sight of one eye or the actual loss by physical separation of one entire hand or one entire foot.	50%
Use of a hand or a foot without physical separation	50%
Loss of speech	50%
Loss of toes – all	20%
Loss of toes great - both phalanges	5%
Loss of toes great - one phalanx	2%
Loss of toes other than great, if more than one toe lost: each	2%
Loss of hearing - both ears	75%
Loss of hearing - one ear	30%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers of one hand	40%
Loss of thumb - both phalanges	25%
Loss of thumb - one phalanx	10%
Loss of index finger - three phalanges	15%
Loss of index finger - two phalanges	10%
Loss of index finger - one phalanx	5%

Loss of middle finger or ring finger or little finger - three phalanges	10%
Loss of middle finger or ring finger or little finger – two phalanges	7%
Loss of middle finger or ring finger or little finger - one phalanx	3%
Loss of metacarpals – first or second (additional) or third, fourth or fifth (additional)	3%
Any other permanent partial disablement	**Percentage as assessed by a Physician and / or panel doctor of the Company**
• **The disablement occurs within one year of accident** • **The disablement must be confirmed and claimed for prior to the expiry of a period of 3 months since occurrence of the disablement**	

Notwithstanding anything contained in the Policy, the Company shall not be liable for compensation under more than one of the points (1) to (4) in the Table of Benefits hereinabove, in the same period of disablement of the Insured Person.

Special Exclusions Section I:

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

Internet banking transactions authorized using Password issued to the Insured Person by the Bank unless otherwise specified.
Any unauthorized use of card or fraudulent transactions made without the loss or theft of card
Debits established against the Insured person resulting from the use of Counterfeit Card.
Losses sustained due to fraudulent or dishonest acts committed by Insured Person's Employee, acting alone or in collusion with others in respect of the Card.
5. Losses sustained due to forgery or alteration of or in any written instrument required in conjunction
with any Card.
Card transactions in which the Bank is legally entitled to recover from the Insured Person, or the corporate or other legal entity agreeing to honor Card expenses incurred by the Insured Person.
Losses resulting from any Card issued without making a proper application to the Policy holder named in the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Policy holder named in the Schedule.
Losses arising out of use of the Card by the Insured Person with intent to defraud the Policy holder

named in the Schedule.
In case of cancellation of purchases of products or services bought through the Card, if the amount refunded is not credited back to the Card then the Company shall not make payment for any claim arising as a consequence of this to the Policy holder I Insured Person
Any loss or damage which at the time of happening of such loss or damage is insured by any other existing policy of Insurance, except in respect of excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.
Any transaction made if the Card is lost prior to the commencement of the period of insurance, unless this policy is a renewal.
Any transaction made after the expiry of the period of insurance.

Special Exclusions Section II :

The Company shall not be liable to make any payment under this benefit in respect of the following :
Any existing physical disability.
Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
Damage to health caused by curative measures, radiation, Infection, poisoning except where these arise from an accident.
Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of accidental death.
Any other claim reported after accidental death claim has been admitted by the Company and becomes payable.
Any claim which arises out of an accident connected with the operation of an aircraft (Including Cabin Crew) or which occurs during parachuting except when the Insured Person is flying as a Fare Paying passenger in a multi-engine, scheduled commercial aircraft or Air Charter company.
Payment of compensation in respect of accidental death, injury or disablement of the Insured Person from;
intentional self-injury, suicide, or attempted suicide.
whilst under the influence of intoxication, liquor or drugs.
arising or resulting from the Policy holder /insured person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime,

misdemeanour or civil commotion.
whilst engaging in speed contest or racing of any kind, hunting, bungee jumping, parasailing, ballooning, skydiving, paragliding, hand gliding, mountaineering or rock climbing, potholing, abseiling, deep sea diving, polo, snow and ice sports, etc. unless specifically covered and duly mentioned in the Policy Schedule/Certificate Of Insurance.
Any consequential loss or damage cost or expense of whatsoever nature.

Accidental Death or disablement resulting, directly or indirectly, caused by, contributed to or aggravated or prolonged by childbirth, maternity or pregnancy or in consequence thereof, venereal disease or infirmity.
Any exclusion mentioned in the 'General Exclusions" section of this Policy.

Special Conditions:

1. In the event of partial loss or impairment of the function of one of the above parts of the body or senses, the appropriate proportion of the percentage as stated in the "Table of Benefits" will be considered for payment.

2. If the accident impairs a number of physical or mental functions, the degree of disablement given in the Table of Benefits will be added together, but the amount payable shall not exceed 100% of the Sum Insured as specified in the Policy Schedule/Certificate Of Insurance.

3. If the accident affects parts of the body or senses whose loss or inability to function is not dealt with above, the governing factor in determining the benefit amount in such a case will be the degree to which the normal physical or mental capabilities are impaired, solely from a medical point of view, as ascertained by a Medical Practitioner or a panel of doctor of the company or Emergency Assistance Service Provider.

4. In the event of permanent disablement, the Insured Person will be under obligation:

   a. To have himself/herself examined by the Medical Practitioners appointed by the Company/Emergency Assistance Service Provider and the Company will pay the costs thereof

   b. To authorize Medical Practitioner providing treatment or giving expert opinion and any other authority to supply the Company any information that may be required on the condition of the Insured Person.

5. If the above obligations as specified under special condition no.4 are not met with due to whatsoever reason, the Company shall be relieved of its liability to

compensate under this benefit.

GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS UNDER THE POLICY):

In addition to the exclusions that are applicable for the specific sections of the Policy as mentioned above in this Policy, the following exclusions apply to benefits under all Sections including endorsements forming part of the Policy.

Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payment in respect of:

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.

2. Any claim if the Insured Person: –

   is taking part in a naval, military or air force operation.

3. Deductibles as specified in the Policy Schedule/Certificate of Insurance.

4. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.

5. Any claim resulting or arising from or any consequential loss, directly or indirectly, caused by or contributed to or arising from:
   a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
   b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6. 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

7. 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).
8. No claims will be paid for losses arising directly or indirectly from or if engaging in any criminal or illegal act

GENERAL CONDITIONS (APPLICABLE TO ALL BENEFITS UNDER THIS POLICY)

1. Of the covers indicated in this policy wording coverage available to the policy holder/ Insured person will be indicated in the Policy Schedule/Certificate Of Insurance along with Sum Insured and Deductibles
2. Deductiple will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once.
3. The Policy holder *I* Insured Person(s) shall at his own expenses take all reasonable precautions to prevent loss at all times and shall keep records of all transactions in such manner that the Company can accurately determine on basis of these records, the amount of loss.
4. No refund of premium shall be allowed for cancellation of policy/ies wherein claim has been reported.
5. Claim Procedure – The procedure to be followed by the Policy holder/ Insured person in case of any event that may give rise to a claim under this Policy, the claim documentation required to be submitted by the Policy holder/ Insured Person at the time lodging claims as well as the claim settlement process are enumerated in the enclosed Claim Procedure attached to this Policy. Any failure on the part of the Policy holder/ Insured Person in complying with the procedure or submission of required documents in support of his/her claim may prejudice the claim of the Insured Person.
6. Obligations of the Policy holder/ Insured Person:
   a) Policy holder/ Insured Person shall provide to the Company or the Emergency Assistance Service Provider appointed by the Company, on demand any information that is required to determine the occurrence of the insurable event or the Company's liability to pay the benefits.
   b) The Company or the Emergency Assistance Service Provider appointed by the Company is authorized to take all measures that are suitable for loss prevention and claim minimization The Company shall be released from any obligation to pay benefits under this Policy, if any, of the aforementioned obligations are breached by the Policy holder/ Insured Person.

5. All Claims will be settled in India and in Indian Rupees only.

6. Multiple Claims: In the event a claim is payable in multiple sections under this policy the Company's liability will be restricted to the highest amount payable per section. This will not apply to Section I: Travel Personal Accident.

7. In case a covered insured event, as described in the Benefit Section, occurs before date of purchase of this policy the Company shall not be liable to pay a claim.

The Company shall also facilitate the blocking of all Cards registered with the Company o n reporting of the same by the Insured Person, subject to availability of relevant informati

on pertaining to the same with Emergency Assistance Service Provider appointed by the Company. The Company shall provide this
assistance service to Insured Person on a best effort basis. The Company shall take due c are in appointment of the service provider and shall remain liable for any civil or criminal li ability arising out of failure to provide such service. The geographical scope of this service shall be specified in the Policy Schedule/Certificate of Insurance.

The product Smart Wallet is a package of various coverages to provide indemnity/benefits against the main incident of Loss of Card and Personal Accident. Additionally on the choice of Add-on covers, the Insured could be insured for a range of benefits/assistance/indemnity such as Personal Liability, Credit Secure, Loss of Wallet, Mobile Wallet and Valuable Document Protection among others, which are detailed below.

The product is for tenure of 1 year.

Company's maximum liability shall be restricted to the limits and period mentioned in the Policy Schedule/Certificate of Insurance.

Below mentioned list of benefits is exhaustive; a policy may contain some or all of these benefits.

Note: Personal Accident and Loss of Card are mandatory covers.

Additionally, the product includes option to cover the spouse for an additional premium.

The product has the following mandatory coverages:

1. Lost Card Liability and Assistance for Blocking of Cards
   Covers for unauthorized use of any lost or stolen Card(s) during the stated Reporting Period

2. Personal Accident
   Covers for Accidental Death/PTD/PPD.

With additional coverages which could be opted by the Insured as add on covers to the base covers:

3. Personal Liability

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Website : www.icicilombard.com

indemnifies the Insured Person towards legal liability of the Insured Person to a third party for an incident which results in accidental death, injury or damage to the health or property of such third party.

4. . Credit Secure

Covers the outstanding balance in the insured Card(s) on the event of Death or Permanent Total Disablement of the Insured.

5. Loss of Wallet

Pays a fixed benefit to the Insured in the event of Loss of his/her Wallet.

6. ATM Cash in Transit

Reimburses the Loss of Money from any ATM/Bank by way of hold-up, robbery, theft, or any other fortuitous cause

7. Loss on the cards due to unauthorized usage owing to Skimming, Counterfeiting, Phishing, Compromised Cards.

Covers unauthorized usage and/or fraud on the cards without the Loss/Theft of the Card.

8, Inclusion of Spouse with floating sum insured

Extension of the base covers and chosen add-ons to the spouse with the liability limited to the Sum Insured offered under the base policy.

9. Mobile Wallet Protection

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

10. Emergency Hotel & Travel Assistance

Assistance for Travel and hotel accommodation on the loss of cards.

11. Emergency Cash Assistance

Assistance for emergency Cash on the loss of cards.

12. Assistance for Blocking SIM Card

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

13. Valuable Document Registration & Replacement

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

14. PAN Card Replacement

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

The following table describes the product benefit design:

Sectio	Cover	Covera ge	Min Sum	Max Sum	Mode of
1	Personal Accident	Worldwide	2500	upto 5 Crs	Benefit
2	Lost Card Liability and Card Blocking	Worldwide	1000	1 Cr per Policy	Indemnity and
Add-on covers					
1	Personal Liability	Domestic	2500	1 Cr	Indemnity
3	Credit Secure	Worldwide	5000	1 Cr per	Reimbursemen
4	Loss of Wallet	Worldwide	500	1 Lac	Benefit
5	ATM Cash in Transit	Domestic	1000	1 Lac	Indemnity
6	Extension under Lost Card Liability	Worldwide	1000	1 Cr	Indemnity
7	Inclusion of Spouse	Based on the covers		within Floater SI	
8	Mobile Wallet	Worldwide	2000	2 Lacs	Indemnity
Assistance Services					
1	Emergency Hotel & Travel Assistance	Worldwide	1500	5 Lacs	Assistance
2	Emergency Cash	Worldwide	1000	5 Lacs	Assistance
3	Assistance for Blocking SIM Cards	Worldwide	NA	NA	Assistance
4	Valuable Documents Registration &	Domestic	2000	25000	Assistance
5	PAN Card replacement	Worldwide	100	5000	Assistance

For complete details about the product coverages, exclusion and conditions please refer to Policy and Add On wording

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 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.

Grievance

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.

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