Sales Literature

CONSUMER PAYMENT PROTECTION PACKAGE POLICY

INTRODUCTION

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.

BENEFITS

I.Covers Available in the policy are-

Sr. no.	Section/Cover Name
Section I	**Card Liability Cover**
Cover I	UNAUTHORIZED TRANSACTION COVER/ EMAIL SPOOFING & PHISHING/ /SIM HIJACKING/CLONING/ONLINE SHOPPING THROUGH CARDS
Cover II	UNAUTHORIZED TRANSACTION COVER - OTHER THAN CARDS
Cover III	Lost Card Liability
Cover IV	Mobile Wallet Protection
Cover V	Cash In Transit
Cover VI	Identity Theft
Section II	**PA & Medical Related Cover**
Cover I	Personal Accident - Death/PTD/PPD/TTD
Cover II	Accidental Death And Disablement (AIR)
Cover III	Medical Expenses For Bodily Injury Caused By And Arising Out Of Road And/Or Rail Accident
Cover IV	Credit Shield Liability
Section III	**Baggage Covers**
Section IV	**Travel Protection**
Cover I	Hijack Distress Compensation
Cover II	Missed connecting common carrier / public carrier
Cover III	Common carrier / Public carrier delay
Cover IV	Trip cancellation
Cover V	Repatriation Of Remains
Cover VI	Medical Evacuation
Cover VII	Emergency Medical Treatment (Reimbursement Basis only)
Section V	**Miscellaneous Covers**

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CIN: L67200MH2000PLC129408
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ICICI Lombard House, 414, Veer Savarkar Marg,
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UIN : IRDAN115RPMS0014V01202526
Toll free no : 1800 2666
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Cover I	Purchase Protection
Cover II	Key Replacement
Cover IV	Home protection while Insured Person is away

II. Extensions Offered in the Policy-

Section No	Cover/Extension No	Extension Offered
Section I	Cover I(a)	Payments Made on Mirror Sites
Section I	Cover I(b)	Increased SI for Midnight Transactions
Section I	Cover I(c)	Breach of Second Level Authorizations
Section I	Cover I(d)	Vishing
Section I	Cover II(a)	Pre-Delivery Fraud
Section II	Cover I(a)	Child Benefit Cover
Section II	Cover I(b)	Child Education Grant
Section II	Cover I(C)	Daughter Marriage Expenses

III. **A**ssistance Services Offered in the Policy

- Extension Offered

a) Inclusion Of Spouse With Floating Sum Insured
b) Emergency Hotel,Travel and Cash Assistance
c) Assistance For Blocking Sim Card
d) Valuable Document Registration & Replacement

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.
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

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GENERAL CONDITIONS

1. All cover under this policy shall cease if any alteration to the Insured's property / position be made whereby the risk of Damage or injury is increased unless and until such alteration shall be agreed by the Company in writing.

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

3. 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.

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

5. In the event the Insured having multiple Cards issued by the Bank named in Part I of the Schedule, the Insurance Policy shall be applicable only for the Card, which has the highest limit of Indemnity. In event multiple cards have been issued to the Insured by the Bank named in Part I of the Schedule, the Insured will be eligible for the insurance benefit under this Policy only with respect to the highest value Card and not in respect of the multiple Cards.

6. No refund of premium shall be allowed for cancellation of policy/ies wherein claim has been reported.

CLAIM PROCEDURE:

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. A claim in writing shall also be delivered by the Insured at his/her own expense to the Company with detailed 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 or his/her legal representative/ assignee and shall be in such form and of such nature as the Company may prescribe.

c) 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.

d) FIR / police complaint Copy wherever applicable

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) No admission offer, payment, or indemnity shall be made or given by or on behalf of Insured without Company's written consent.

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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.

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.

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.

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.

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

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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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