

**Customer Information Sheet**  
**Payment Protection Package**

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>Payment Protection Package</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0008V01202122	NA
3	Structure	Basis of Sum/Limit Insured: Indemnity basis	Insuring Clause
4	Interests Insured	against any loss/damage due to operation of any of the Insured Event as opted	Insuring Clause
5	Sum Insured	<< As per policy schedule>>	Policy Schedule
6	Policy Coverage	<p><b>Section I – Financial Liability Cover</b></p> <p>It pays direct and pure financial loss resulting from following perils, if opted by the Insured:</p> <ul style="list-style-type: none"> <li>• Lost or Stolen Card Cover</li> <li>• Fraud Before Delivery of Card Cover</li> <li>• Card Forgotten at ATM Cover</li> <li>• ATM Assault Cover</li> <li>• Theft or Robbery Post ATM Withdrawal Cover</li> <li>• Sim Cloning &amp; Deactivation Fraud Cover</li> <li>• Theft of Funds due to Unauthorized Digital Access Cover</li> <li>• Identity Theft / Account Take Over Cover</li> </ul> <p><b>SECTION II – PURCHASE PROTECTION COVER</b></p> <p>This section pays in respect of contents purchased using the payment instrument covered in the policy from loss due to fire, burglary, theft or accidental damage</p> <p><b>SECTION III – PRICE PROTECTION COVER</b></p> <p>This Section pays against the difference between the price Insured Person has paid for an item and a lower printed advertised price for the same item</p>	<p>Section I – Financial Liability Cover</p> <p>Section II – Purchase Protection Cover</p> <p>Section III – Price Protection Cover</p>
		<p><b>SECTION IV – FORGERY / COUNTERFEIT CHEQUES COVER</b></p> <p>This section pays for any loss suffered by the Insured Person resulting from fraudulent encashment of Insured Person's stolen/lost cheques and/or counterfeit cheques.</p> <p><b>SECTION V – CYBER LIABILITY COVER</b></p> <p>This section pays the Insured in the event of cyber incident for:</p>	<p>Section IV – Forgery / Counterfeit Cheques Cover</p> <p>Section V – Cyber Liability Cover</p>

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>• Data Restoration / Malware Decontamination</li> <li>• Replacement of Hardware</li> <li>• Online Shopping</li> <li>• Online Sales</li> <li>• Smart Home Cover</li> <li>• Cyber Bullying, Cyber Stalking and Loss of Reputation</li> <li>• Social Media and Media Liability</li> <li>• Network Security Liability</li> <li>• Privacy Breach and Data Breach Liability</li> <li>• Privacy Breach and Data Breach by Third Party</li> <li>• Liability rising due to Underage Dependent Children</li> </ul> <p><b>Section VI – HEALTH</b></p> <ul style="list-style-type: none"> <li>• Personal Accident</li> <li>• Credit Shield</li> <li>• Accidental Hospitalization Expenses</li> <li>• Major Medical Illness</li> </ul> <p><b>SECTION VII - GROUP TRAVEL INSURANCE</b></p> <ul style="list-style-type: none"> <li>• Checked Baggage Loss – Indemnity Based</li> <li>• Baggage Delay – Indemnity Based</li> <li>• Loss of Baggage &amp; Personal Documents – Indemnity Based</li> <li>• Missing of Connecting Flight during Transit – Indemnity Based</li> <li>• Hijacking</li> </ul> <p>Flight Delay – Indemnity Based Emergency Medical Expenses Accidental Death</p> <ul style="list-style-type: none"> <li>• By Air</li> <li>• By Road</li> <li>• By Rail</li> <li>• By common Carrier</li> </ul> <p>Key Replacement Home Protection Cover Hole in One</p> <p><b>SECTION VIII – CORPORATE BUFFER</b></p> <p>Insured can avail benefit from this buffer whenever Per Members or Annual Aggregate limit gets exhausted in a policy.</p> <p><b>SECTION IX – WELLNESS SERVICES</b></p> <ul style="list-style-type: none"> <li>• Anytime Doc-on-Call</li> <li>• Doctor Consultations</li> <li>• Diagnostic Tests</li> <li>• Base Diabetes Management Program</li> </ul>	<p>Section VI – Health</p> <p>Section VII - Group Travel Insurance</p> <p>Section VIII – Corporate Buffer</p> <p>Section IX – Wellness Services</p>

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>• Tele / Video Consultations</li> <li>• Concierge for 24/7 Services</li> <li>• Nutritionist Consultation &amp; Diet Planning</li> </ul>	
7	Add-on Cover	<< As per policy schedule>>	Policy Schedule
8	Loss Participation	<< As per policy schedule>>	Policy Schedule
9	EXCLUSION	<ul style="list-style-type: none"> <li>• The Company shall not be liable for: 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.</li> <li>• Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)</li> <li>• Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.</li> <li>• Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.</li> <li>• Loss of interest, delay and loss of market or any consequential loss</li> <li>• Any event or circumstances which were known to Insured/insured person prior to inception of this policy that could reasonably lead to an Insured Event under this Policy.</li> <li>• Any action or omission or any misbehaviour of Insured/Insured Person which is intentional, malicious, dishonest, deliberate or reckless.</li> <li>• Any action or omission by Insured/Insured person in his capacity as any employee/ professional or in the business activity.</li> <li>• Investment or trading losses including any inability to sell, transfer or otherwise dispose of securities</li> <li>• Bodily injury other than First Aid expenses if specifically covered, psychological harm (save that this exclusion shall not apply to anxiety or mental stress as set forth in coverage available under– Identity Theft, Cyber Bullying, Cyber Stalking and Loss of Reputation), trauma, illness or death.</li> </ul>	Exclusions

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>• Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights).</li> </ul> <p>This exclusion shall not apply to Section Social Media and Media Liability. However, theft, infringement, misuse or abuse of patents will always remain excluded.</p> <ul style="list-style-type: none"> <li>• Third party claims made by Insured person's family members, any person residing with him/her made from Insured Person account or any joint account holder with him/her.</li> </ul> <p>Any costs of betterment of devices beyond the state existing prior to the Insured Event, unless unavoidable.</p> <ul style="list-style-type: none"> <li>• Loss, misplacement, destruction, modification, unavailability, inaccessibility of and/or delay in trading with cryptocurrencies, consisting of coins (e.g. Bitcoin, Ethereum, Ripple, IOTA), tokens (e.g. EOS, Nem, Tether) or public and/or private keys being used in conjunction with the aforementioned.</li> <li>• Gambling online and or otherwise.</li> <li>• Any Director and Officer Liability or any professional liability.</li> <li>• Any loss sustained by Insured Person by accessing any restricted or websites banned by the relevant authority over internet.</li> <li>• Losses sustained by Insured/Insured person resulting directly or indirectly from any fraudulent or dishonest acts committed by Your employee or family, acting alone or in collusion with others.</li> <li>• Losses due to the failure, outage/disturbance of infrastructure (e.g. electricity, gas, water, internet service, satellite, cable, telecommunications, or other utility services).</li> <li>• Any loss/unauthorized use occurring at a POS (Point of Sale) terminal which is not secured with technology infrastructure i.e., Unique Key Per Terminal (UKPT), Derived Unique Key Per Transaction (DUKPT), Terminal Line Encryption (TLE) as per Reserve Bank of India's guidelines for which the card issuer or acquiring bank is liable.</li> </ul> <p><b>Specific Exclusions applicable to Section I : Financial Liability Cover</b></p> <p>The Company will not make any payment in respect of:</p> <ul style="list-style-type: none"> <li>• Any loss or damage arising out of any transactions which have occurred beyond the pre and post reporting period named in the Schedule.</li> </ul>	<p>Specific Exclusions applicable to Section I : Financial Liability Cover</p>

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		<ul style="list-style-type: none"> <li>• Debits established against the Insured Person(s) resulting from the use of counterfeit Card Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank named in the Schedule or a Card duly issued by the Insured named in the Schedule which is subsequently altered or modified or tampered with without consent of the Insured named in the Schedule, unless specifically covered.</li> <li>• Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by Insured Person's employee, acting alone or in collusion with others in respect of the credit or debit card, digital wallets, UPI account or Net Banking. Losses sustained by the Insured Person through forgery or alteration of or on or in any written instrument required in conjunction with any credit or debit card, digital wallets, UPI accounts or Net Banking. This exclusion shall not apply to section 1(h)</li> <li>• Losses arising out of use of the credit or debit card, digital wallets, UPI accounts or Net Banking by the Insured Person with intent to defraud the Insured named in the Schedule.</li> <li>• Losses, which the Insured named in the Schedule is legally entitled to recover from the Insured Person, or the corporate or other legal entity agreeing to honour expenses incurred by the Insured Person in relation to credit or debit card, digital wallets, UPI accounts or Net banking.</li> <li>• Charges made on Insured Person's Sim card that has not been lost or stolen.</li> <li>• The amounts refunded upon cancellation of purchases of products or services by the Cardholders.</li> <li>• Charges incurred by a resident of insured person household, or by a person entrusted with his Credit or Debit Card / Sim card / Wallet / UPI / Net Banking.Fraudulent transactions occurred beyond the policy period.</li> <li>• Losses arising out of debits raised and established against the Insured Person after receipt of List of Stolen Cards by the Member establishments of the Insured, with whom the Insured has an Acquiring Bank relationship.</li> </ul> <p><b>Specific Exclusions applicable to Section II: Purchase Protection Cover A: Fire &amp; Allied Perils</b></p> <p>The company does not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p>	<p>Specific Exclusions applicable to Section II: Purchase Protection Cover</p>

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>• Any deliberate, willful or intentional act or omission, or of anyone on Insured person's behalf, or with his connivance.</li> <li>• War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</li> <li>• Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</li> <li>• Pollution or contamination, unless the pollution or contamination itself has resulted from an Insured Event, or</li> <li>• An Insured Event itself results from pollution or contamination.</li> <li>• Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.</li> <li>• Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</li> <li>• Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</li> <li>• Loss or damage to any Insured Property removed from Insured's Person home to any other place.</li> <li>• Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</li> </ul> <p><b>B. Theft and Burglary:</b></p> <ul style="list-style-type: none"> <li>• The Company will not pay for: <ul style="list-style-type: none"> <li>• items Insured Person carried during a trip;</li> <li>• items that were lost or stolen from a vehicle;</li> <li>• any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;</li> <li>• permanent household and/or business fixtures</li> </ul> </li> <li>• travellers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;</li> </ul>	

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		<ul style="list-style-type: none"> <li>• art, antiques, firearms, and collectable items; furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones); items Insured Person has rented or leased;</li> <li>• used, rebuilt, refurbished, or re-manufactured items at the time of purchase;</li> <li>• shipping and handling expenses or installation, assembly related costs; items purchased for resale, professional, or commercial use;</li> <li>• losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;</li> <li>• losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;</li> <li>• items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);</li> <li>• items that Insured Person damaged through alteration (including cutting, sawing, and shaping); items left unattended in a place to which the general public has access;</li> <li>• losses due to or related to nuclear, biological or chemical event. Items lost, damaged or stolen from a place other than the Insured Person's residence.</li> <li>• Mobile, laptops, tabs, watches, Digital watches, Camera, Spectacles and items of similar nature unless specifically covered and mentioned in the policy schedule .</li> </ul> <p><b>Specific Exclusions applicable to Section III: Price Protection Cover</b></p> <ul style="list-style-type: none"> <li>• The Company will not pay for:</li> <li>• any item with an original purchase price less than a price as mentioned in the policy schedule.</li> <li>• cash, travellers' cheque(s), transportation tickets, show tickets, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events, admission or entertainment;</li> <li>• art, antiques, firearms, and collectable items;</li> <li>• furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);</li> <li>• any perishable item including food, beverages, tobacco and fuel;</li> <li>• pharmaceutical and other medical products, optical products and medical equipment;</li> <li>• customized/personalized, unique and one-of-a-kind items;</li> <li>• any items acquired illegally;</li> </ul>	<p>Specific Exclusions applicable to Section III: Price Protection Cover</p>

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>• living animals and plants;</li> <li>• any motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;</li> <li>• land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);</li> <li>• any services Insured Person have purchased (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);</li> <li>• Internet purchases or advertisements;</li> <li>• products purchased by a person not resident in India;</li> <li>• shipping and/or transportation costs or price differences due to shipping, handling costs and sales tax;</li> <li>• the price difference from an advertisement outside of India or in a Duty Free zone;</li> <li>• used, antique, recycled, previously owned, rebuilt, or re manufactured items, whether or not Insured Person knew the item was used, antique, recycled, previously owned, rebuilt, or re manufactured;</li> <li>• items advertised in or as result of “limited quantity,” “going out-of-business sales,” “cash only” or “close out” advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer’s coupons, employees discount, or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers;</li> <li>• items purchased for resale, professional, or commercial use;</li> <li>• items advertised with rebate, redeemable manufacturer’s coupon, or any refund of any sort, in which case Insured Person’s purchase price will be determined by taking into account any such rebate or refund.</li> </ul> <p><b>Specific Exclusions applicable to Section IV – Forgery / Counterfeit Cheques Cover</b></p> <p>The Company will not be liable for loss or damage in following cases:</p> <ul style="list-style-type: none"> <li>• If the forged/ counterfeit cheque/s does not belong to the series of cheques issued to the Cardholder / Account holder or customer</li> <li>• The forged/ counterfeit cheque/s is one which has been encashed or cleared earlier.</li> <li>• Forged/counterfeit cheques drawn on any co-operative Bank</li> <li>• Loss suffered on account of payment made in respect of cheques where payee Bank is a co-operative bank.</li> </ul>	<p>Specific Exclusions applicable to Section IV – Forgery / Counterfeit Cheques Cover</p>



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		<p>Payment made in respect of Non MICR cheques.</p> <p><b>Specific Exclusions applicable to Section VI A - Personal Accident Cover and Section VI B – Credit Shield Cover</b></p> <ul style="list-style-type: none"> <li>The Company will not make any payment for any claim in respect of any Insured Person for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy Schedule;</li> <li>The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.</li> <li>War or any act of war, invasion, act of foreign enemy (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind</li> <li>Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li> <li>Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle</li> <li>Loss or damage caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).</li> <li>Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide</li> <li>From engaging in or participation in or involvement including but not limited to naval, military or air force operation</li> <li>From participation in Adventure sports</li> </ul> <p><b>Specific Exclusions applicable to Section VI C – Accidental Hospitalization Expenses</b></p> <p>The Company will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy Schedule:</p>	<p>Specific Exclusions applicable to Section VI A - Personal Accident Cover and Section VI B – Credit Shield Cover</p> <p>Specific Exclusions applicable to Section VI C – Accidental Hospitalization Expenses</p>

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		<ul style="list-style-type: none"> <li>• The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.</li> <li>• War or any act of war, invasion, act of foreign enemy (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.</li> <li>• Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li> <li>• Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle</li> </ul> <p><b>Specific exclusions applicable to Section VI D – Major Medical Illness</b></p> <p>The Company will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy:</p> <ul style="list-style-type: none"> <li>• Treatment arising from or consequent upon war or any act of war (whether war be declared or not or caused during service in the armed forces of any country), invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.</li> <li>• Any Illness, sickness or disease other than those opted and specified as Major Medical illnesses under this Cover.</li> <li>• Any Critical Illness or Surgical Procedure arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen</li> <li>• Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner</li> <li>• Any Claim caused due to intentional self-injury, suicide or attempted suicide.</li> <li>• Any Critical Illness or Surgical Procedure caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defence, rebellion, revolution insurrection, military or usurped power;</li> </ul>	<p>Specific exclusions applicable to Section VI D – Major Medical Illness</p>

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		<ul style="list-style-type: none"> <li>Any claim caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.</li> </ul> <p><b>Specific Exclusions applicable to Section VII A Checked Baggage Loss – Indemnity Based</b></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ul style="list-style-type: none"> <li>loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.</li> <li>mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.</li> <li>destruction or damage due to wear and tear, moth or vermin.</li> <li>baggage, clothing and personal effects dispatched as unaccompanied baggage.</li> <li>theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.</li> <li>loss or damage to sports equipment whilst in use, contact lenses, samples, tools.</li> </ul> <p><b>Specific Exclusions applicable to Section VII B Baggage Delay – Indemnity Based</b></p> <p>The Company will not indemnify the Insured Person for delayed baggage as a result of the following:</p> <ul style="list-style-type: none"> <li>chartered flights, unless such flights are registered in the International Data System</li> <li>confiscation of baggage by customs or any government authority.</li> <li>purchases made after arriving in the final destination mentioned on the airline ticket.</li> <li>baggage and/or personal effects sent under an airway-bill or bill of lading.</li> <li>delays due to a strike or industrial action existing or announced before the start of the journey.</li> </ul> <p><b>Specific Exclusions applicable to Section VII C Loss of Baggage &amp; Personal Documents – Indemnity Based</b></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ul style="list-style-type: none"> <li>loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.</li> </ul>	<p>Specific exclusions applicable to Section VII A – Baggage Loss</p> <p>Specific exclusions applicable to Section VII B – Baggage Delay</p> <p>Specific exclusions applicable to Section VII C– Loss of Baggage and Personal Documents</p>

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		<ul style="list-style-type: none"> <li>• mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.</li> <li>• destruction or damage due to wear and tear, moth or vermin.</li> <li>• baggage, clothing and personal effects dispatched as unaccompanied baggage.</li> <li>• theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.</li> <li>• loss or damage to sports equipment whilst in use, contact lenses, samples, tools.</li> <li>• for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.</li> <li>• for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.</li> </ul> <p><b>Specific Exclusions applicable to Section VII E Hijacking</b> The Company shall not be liable to pay any benefit in respect of any Insured Person for: any claim caused by civil authority.</p> <p><b>Specific Exclusions applicable to Section VII G Emergency Medical Expenses</b> The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ul style="list-style-type: none"> <li>• any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner</li> <li>• any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.</li> <li>• Any Medical Expenses incurred within the territorial limits that are not stated in the Policy Schedule.</li> <li>• any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance.</li> <li>• any dental work.</li> </ul> <p><b>General Exclusions applicable to Section VII Group Travel Insurance</b> We will not make any payment for any claim in respect of any Insured Person for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy Schedule / Certificate of Insurance:</p> <p><b>Standard General Exclusions</b></p> <ul style="list-style-type: none"> <li>• Breach of Law: Code – Excl10:</li> </ul>	<p>Specific Exclusions applicable to Section VII E Hijacking</p> <p>Specific exclusions applicable to Section VII G– Emergency Medical Expenses</p> <p>General Exclusions applicable to Section VII Group Travel Insurance</p> <p>Standard General Exclusions</p>

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		<p>Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <ul style="list-style-type: none"> <li>• <b>Hazardous or Adventure Sports: Code – Excl09:</b> Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</li> <li>• <b>Obesity/Weight control: Code – Excl06:</b> Expenses related to the surgical treatment of obesity</li> <li>• <b>Investigation&amp; Evaluation: Code Excl04</b> Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.</li> <li>• Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.</li> <li>• <b>Cosmetic or plastic Surgery: Code – Excl08:</b></li> <li>• Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</li> <li>• <b>Specific General Exclusion</b></li> <li>• War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind.</li> <li>• Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide.</li> <li>• for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.</li> <li>• for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorised land, water or air vehicle.</li> <li>• for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.</li> </ul>	Specific General Exclusions

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.</li> <li>for Bodily Injury sustained whilst or as a result of engaging in, practising for or taking part in training peculiar to any kind of violent labour disturbance, riot or civil commotion or public disorder.</li> <li>for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform.</li> <li>any pathological fracture.</li> <li>for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification).</li> <li>for Bodily Injury sustained as the result of Terrorism.</li> <li>Deductible Claims falling within Deductible limit, if opted and in force, as specified in the Policy Schedule / Certificate of Insurance will be applied on per claim basis</li> </ul>	
10.	Special Conditions and Warranties (if any)	<< As per policy schedule >>	Policy Schedule
11.	Admissibility of Claim	<p>Cover available fraud on cards of insured up to available sum insured, such as</p> <ol style="list-style-type: none"> <li>PIN based</li> <li>Phishing</li> <li>Tele-phishing</li> <li>Transactions where OTP is not required (in case of card lost/stolen) / Denial of claims due to delay in reporting, Duty of care &amp; loss minimization;</li> </ol> <p>Exclusion, Transactions through NEFT / UPI / IMPS where card not involved.</p>	NA
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free no.- 022-6234 6234</li> <li>Website – www.hdfcergo.com</li> <li>Email - care@hdfcergo.com</li> <li>Details of designated company officials to be contacted in time of claim- Mail to be send on below ID for claim purpose: bankclaims@hdfcergo.com</li> <li><b>Turn Around Time (TAT)</b> for claims settlement- TAT is 7 days from LDR</li> <li>Escalation Matrix when TAT is not satisfied- For escalation please send mail on bankclaims@hdfcergo.com</li> </ul>	NA

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
13.	Grievance Redressal and Policyholders Protection	<p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <p>Our Grievance Redressal Officer</p> <ul style="list-style-type: none"> <li>• Call Centre - 120 6234 6234 / 022-6234 6234</li> <li>• Emails – grievance@hdfcergo.com</li> <li>• Contact Details for Senior Citizens: 022 6242 6226   Email: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.</li> <li>• Company Website – www.hdfcergo.com</li> <li>• Courier - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p> <p>If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at</p> <p style="text-align: center;"><b>The Complaint &amp; Grievance Redressal Cell, HDFC ERGO General Insurance The Company Limited D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</b></p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p style="text-align: center;"><b>To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo@hdfcergo.com</b></p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management system- <a href="http://bimabharosa.irdai.gov.in">http://bimabharosa.irdai.gov.in</a></p> <p>You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a> <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a> for detailed grievance redressal procedure.</p>	GRIEVANCE REDRESSAL PROCEDURE

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediate</li> <li>Non-disclosure of material information may affect the claim settlement</li> </ul>	NA

**Declaration by the Policy Holder:**

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

(Signature of the Policyholder)

**Note:**

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.