

Kotak Mahindra General Insurance Company Ltd.

Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051. Maharashtra, India.

23-24/v1

KOTAK SMART PERSONAL PROTECTION POLICY Policy Wordings

Whereas the Insured has made to Kotak Mahindra General Insurance Company Ltd. (hereinafter called the “Company”), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Policy Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured in excess of the amount of the Deductible and subject always to the Sum Insured and/ or Limit of Indemnity against such loss as is herein provided.

PART 1. DEFINITIONS

For the purposes of this Policy, the terms specified below shall have the meaning set forth wherever appearing/specified in this Policy or related Endorsements:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

Accident	Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means
Act of terrorism	An act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
Air Travel	Air Travel means travel through aircraft or helicopter for the purpose of flying as a passenger.
Adventure Sports or Hazardous Activities	Adventure Sports or Hazardous Activities means any sport or activity, which is potentially dangerous to the Insured whether he is trained or not. Such sport/activity includes (but not limited to) stunt activities of any kind, adventure racing, base jumping, biathlon, big game hunting, black water rafting, BMX stunt/ obstacle riding, bobsleighting/ using skeletons, bouldering, boxing, canyoning, caving/ pot holing, cave tubing, rock climbing/ trekking/ mountaineering, cycle racing, cycle cross, drag racing, endurance testing, hand gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labour, marathon running, martial arts, micro – lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/ parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting or wrestling of any type.
ATM	ATM means automated teller machine.
Bank Account	Bank Account means any bank account details including personal e-Banking login name, passwords or bank account number that are issued by banks including payment banks registered and operating in India, which is regulated and approved by the Reserve Bank of India (RBI).
Burglary	Burglary means the act of entry into or exit from a premise unlawfully, forcibly and violently with the intention of committing an act of crime.
Card	Card means an ATM card, credit card, charge card, prepaid card, debit card, virtual or digital cards/ wallets issued by a qualified Card Issuer.
Card Issuer	Financial institution or Banks that offers card association branded payment cards directly to consumers
Checked-in-Baggage	Checked-In Baggage means the baggage entrusted by the Insured and accepted by a Common Carrier for transportation in the same mode of conveyance as the Insured Person travels and for which a baggage receipt is issued to the Insured. This shall exclude all the items that are carried/ transported under a Contract of Affreightment
Cheque	Cheque means any bank draft, other than a draft with a stamped signature, drawn against deposited funds to pay a specific sum to a specified payee on demand.
Certificate of Insurance	Certificate of Insurance shall mean the document issued by the Company evidencing the enrollment of Insured Person into the group for which this Policy is issued.
Common Carrier	Common Carrier means any commercial public airline, railway, motor transport, or waterborne vessel (which shall include ocean going and / or coastal vessels) operating under license issued by the appropriate authority for transportation of passengers. It includes contract carriage commercial vehicle. The scope of Common Carrier does not include travel through automobiles owned by the Insured Person either as a passenger or driver and travel through any two-wheeled motor vehicle either as a passenger or driver.
Credit Accounts	Means any credit arrangements from a qualified financial institution for personal use, such as credit card account, car/ home loan account.
Data	Data is information processed or stored on Your computer, laptop, mobile telephone or tablet or similar devices. This information will be in the form of but not limited to text documents, images, audio clips, software programs, or other types of data.

Deductible	Deductible means a cost sharing requirement under this policy that provides that the Insurer will not be liable for a specified rupee amount for the specified sections and for a specified number of days/hours in case of travel sections which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured and is applicable per event, upto the specified limits mentioned.
Digital Wallet	Digital Wallet means any online account approved by the Reserve Bank of India (RBI) in which You deposit or earn money which is denominated in Indian Rupees that can be spent in an online store and/or mobile application. This does not include credit bought or earned within a game, gambling site, pornography site or a subscription purchased online or digital non-fiat currencies.
Email spoofing	Email spoofing means any forgery or wrongful manipulation of an email header so that the message appears totally real to have originated from the actual source.
Emergency Assistance Service Provider	Emergency Assistance Service Provider means Third Party Administrator or any organisation or institution appointed by the Company for providing services to the Insured Person for an insurable event.
Family Members	Family Members mean the Insured Person's immediate family which includes his/her spouse, children, brother(s), sister(s), parents and parents-in-law(s).
Financial Institution	Shall have the same meaning assigned to the term under section 45 I of the Reserve Bank of India Act, 1934 and shall include a Non-Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934
Group	mean a group as per the provisions of IRDAI group guidelines and further amendments, circulars/ guidelines/ regulations, if any issued/ that may be issued, from time to time.
Group Administrator/ Master Policyholder	Group Administrator/ Master Policyholder means any organisation/ entity/ bank/ financial institution/ NBFC/ Group manager named in the Policy Schedule/ Certificate of Insurance who is responsible for administration of the policy in cases of group insurance
Hijack	Hijack means the unlawful seizure or exercise of control of any Carrier by force or violence or threat of force or violence or an act, including but not limited to the use of force or violence or the threat thereof, committed for any reason (including political, religious or ideological) by any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government.
Identity Theft	Identity theft means the unauthorized and/or illegal use of Your personal information such as Your name and other personal details to open credit accounts and/or bank accounts that You did not authorize.
Inclement Weather	Inclement weather means any catastrophic weather conditions which affect the Scheduled arrivals or departures of the common carriers and does not include normal, seasonal climatic/ weather changes.
Injury	means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner
Insured	means Insured/ Insured person(s) named in the Policy Schedule/Certificate of Insurance, who is/are covered under this Policy, for whom the insurance is proposed and the appropriate premium received
Insured Beneficiary	means members of the Group covered under the Master Policy to whom Certificate of Insurance is issued by the Company.
Medical Expenses	Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
Nominee	Nominee means the person named in the Policy Schedule to receive the benefits due under the Policy on the death of the Insured Person.
Notification of Claim	Notification of Claim means the process of intimating a claim to the Insurer through any of the recognized modes of communication.
Personal Information	<p>Personal Information means Your private details (including any online authentication information) relating to Your identity that will allow You to be identified including but not limited to the following:</p> <ul style="list-style-type: none"> • Full name • Passport number • Mailing and/or home address • Driving license number • Telephone number(s) • Online login ID and password • Credit/Debit Card number • Bank Account number • Aadhar Card Number <p>The term Personal Information does not include publicly available information that is lawfully made available to the general public from any source including government records.</p>
Phishing	Phishing means the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly money), often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication.
Place of Destination	Place of Destination of the Insured Person means the destination place where the journey of the Insured is scheduled to be concluded through a Common Carrier.

Place of Origin	Place of Origin of the Insured Person means the starting point or place or location from where the Insured's journey is scheduled to be undertaken through a Common Carrier.
Place of Residence	Place of Residence means any city, town or village in which the Insured Person is currently residing in India and as specified in the Insured Person's corresponding address in the Policy Schedule/Certificate of Insurance.
Passenger	Passenger means a fare paying traveller on a public or private conveyance other than the driver, cleaner, pilot, crew or on duty employee of the service provider.
Policy	Policy means these Policy wordings, the Policy Schedule/ Certificate of Insurance and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to You, what is excluded from the cover and the terms & conditions on which the Policy is issued to You.
Policy Period	Policy Period means the duration of this policy as stated in the Policy Schedule/Certificate of Insurance.
Policy Schedule	Policy Schedule means the schedule attached to and forming part of this Policy mentioning the details of the Insured Persons, the Sum Insured, the period and the limits to which benefits under the Policy are subject to, including any Annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.
Relative	Relative means the Insured Person's legally married spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew or cousin.
Robbery	Means the unlawful taking of money or other property from the Insured Person's care and custody by one who has caused or threatened Insured Person with bodily harm and has committed an illegal or violent act.
Scheduled Airline	Scheduled Airline means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named places at regular and specified times.
SIM Card	SIM card means the Subscriber Identity Module (SIM) card that is delivered together with a subscription contract or pay-as-you go contract used for the operating of mobile phones.
Strike	Strike means a stoppage of work (a) Announced, organized and sanctioned by a labour union; and (b) Which interferes with the normal departure and arrival of a Common/Private Carrier. Included in the definition of Strike are work slowdowns, lockouts and sickouts.
Suit	Suit means: (i) a civil proceeding seeking monetary damages as a result of identity theft, or, (ii) a criminal proceeding in which You are charged with illegal acts committed by someone else while engaged in the theft of Your identity.
Theft	Theft means an act in which Insured's property is stolen or taken away by unlawful or felonious means with intent to deprive the Insured of his property.
Total Limit of Liability	means the maximum amount available in aggregate for all Claims under specific benefits as mentioned in Policy Schedule during the Period of Insurance
Trip	Trip shall mean and include a journey undertaken by the Insured Person from the Place of Residence or Place of Origin on or after the Policy Start Date & time to the Place of Destination on or before the Policy End Date & time as specified in the Policy Schedule/ Certificate of Insurance.
Vishing	Vishing means the fraudulent practice of making phone calls or leaving voice messages purporting to be from reputable companies in order to induce individuals to reveal personal information, such as bank details, credit card numbers etc.
War	War means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
You/Your/ Policyholder	means the Policyholder/ Insured Persons named in the Policy Schedule or Certificate of Insurance
We/ Our/ Us/ Company	means Kotak Mahindra General Insurance Company Limited

PART 2: SCOPE OF COVER

The Benefits available under this Policy are described below. The customer may opt for any one or more of the Benefits under one or more Sections. The Policy Schedule/ Certificate of Insurance will specify which of the following Benefits are applicable and in force for the Insured Person. Benefits will be payable subject to the terms, conditions and exclusions of this Policy and the respective Sections and subject to Sum Insured/ Sub-limits/ Deductible, if any and applicability specified in respect of that Benefit in the Policy Schedule/ Certificate of Insurance. Where the Sum Insured is opted on a Floater basis, Company's liability in respect of any single or multiple Insured Event shall not exceed the Floater Sum Insured specified in the Policy Schedule/Certificate of Insurance during the Period of Insurance. Where the Sum Insured is opted as a combined single limit across sections as specified in the Policy Schedule, the Company's liability in respect of any single or multiple Insured Event shall not exceed the Total Limit of Liability as specified in the Policy Schedule/Certificate of Insurance during the Period of Insurance.

SECTION 1 - FRAUD PROTECTION

Benefit 1: Card Fraud Protection

Benefit 1 (a): Lost Card Liability

We will indemnify the Insured Person for any fraudulent debits or transactions established against the Insured resulting only from the unauthorized use of Card physically lost or stolen, occurring within the number of days as mentioned in the Policy Schedule/Certificate of Insurance prior to Insured's first reporting to the Card Issuer, not exceeding the limits set out therein.

Specific Exclusions applicable to Benefit 1 (a): Lost Card Liability

1. Any unauthorized use of the Card or fraudulent transactions made on Insured Person's card if his/ her card has not been stolen
2. Debits established against the Insured Person(s) resulting from the use of counterfeit Card.
3. Losses sustained by the Insured Person(s) resulting directly or indirectly from any fraudulent or dishonest acts committed by Insured Person(s)'s employee acting alone or in collusion with others in respect of the Card.
4. Losses sustained by the Insured Person(s) through forgery or alteration of or on any written instrument required in conjunction with any Card.
5. Losses resulting from any Card issued without making a proper application to the Card Issuer named in the Policy Schedule/Certificate of Insurance. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Card Issuer.
6. 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.
7. Losses arising out of use of the Card by the Insured Person(s) with intent to defraud.
8. Losses, which the Insured named is legally entitled to recover from the corporate or other legal entity agreeing to honour Card expenses incurred by the Insured Person(s).
9. In case of cancellation of purchases of products or services bought through the Card, if the amount refunded is not credited to the Card then the company will not make payment for any claim arising as a consequence of this to the Insured/ Insured Person(s).
10. 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.
11. Any fraudulent transaction/loss of card outside policy period.

Benefit 1 (b): Card Liability due to unauthorized usage

We will cover the unauthorized charges on Insured Person's card arising out of skimming, counterfeiting, phishing, vishing, email spoofing which occurred within the number of days as mentioned in the Policy Schedule/Certificate of Insurance prior to his/her first reporting to the Card Issuer, not exceeding the limits set out therein.

Notwithstanding anything stated to the contrary in Benefit 1 (b), these benefits shall be applicable to the following:

1. Any unauthorized transactions that are made on your account, through: in- store, telephone, withdrawals, and/or on-line transfer/purchase(s),
2. Losses arising out of duplicate or counterfeit cards issued by the Card Issuer without the cardholder's knowledge.
3. Any loss or damage arising due to information obtained by unauthorized access to sensitive information, such as usernames, passwords and any card details, by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Card Issuer or its bank card processor.

Specific Exclusions applicable to Benefit 1 (b): Card Liability due to unauthorized usage

We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior/post to the reporting of unauthorized use of the card to the Card Issuer.

2. Loss incurred through use of cards, due to breach of security or failure of security mechanism of the Card Issuer.

Benefit 1 (c): Online Fraud

We will cover the Unauthorized Charges arising out of fraudulent internet-based transactions, using the authorized CVV (Card Verification Value Code) or the PIN (Personal Identification Number) issued to the Insured by the Card Issuer, which occurred within the number of days as mentioned in Policy Schedule/Certificate of Insurance, prior to Insured Person's first reporting to the Card Issuer, not exceeding the limits set out therein. This cover includes internet banking fraud arising due to information obtained by unauthorized access to internet banking username or passwords.

Specific Exclusions applicable to Benefit 1 (c): Online Fraud

1. Any transactions not confirmed by the host website or the authorized bank.
2. Any errors made by the host website or the authorized bank.
3. Loss incurred by the Insured due to online transactions, effected on Indian Websites and website hosted overseas not involving an outflow of foreign exchange from India, without the mandatory additional factor of authentication.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the Card Issuer nor the Insured are at fault, but the fault lies in the system and for which the Card Issuer will be liable.
5. Loss incurred due to breach of security or failure of security mechanism of the Card Issuer.
6. Any transactions made using a PIN/CVV that has not been introduced by the Card Issuer in accordance with the Reserve Bank of India's mandate.

Benefit 1 (d): Misuse of Card

We will indemnify the Insured for any losses arising out of misuse of card by any person (other than those excluded in Exclusion 1 as stated in Specific Exclusions applicable to Benefit 1) without the knowledge of the intended card user, occurring within number of days as mentioned in the Policy Schedule/Certificate of Insurance prior to Insured's first reporting to the Card Issuer, not exceeding the limits set out therein.

Specific Exclusions applicable to Benefit 1 (d): Misuse of Card:

1. Debits established against the Insured Person(s) resulting from the use of counterfeit Card or Skimming.
2. Losses sustained by the Insured Person(s) through forgery or alteration of or on any written instrument required in conjunction with any Card.
3. Losses resulting from any Card issued without making a proper application to the Card Issuer.
4. Losses arising out of use of the Card by the Insured Person(s) with intent to defraud.
5. Losses, which the Insured named is legally entitled to recover from the Insured Person(s), or the corporate or other legal entity agreeing to honour Card expenses incurred by the Insured Person(s).
6. In case of cancellation of purchases of products or services, if the amount refunded is not credited to the Original Source of Booking then the insurance company will not make payment for any claim arising as a consequence of this to the Insured/ Insured Person(s).

Post Reporting Period applicable to Benefit 1

We will also reimburse the Insured under Benefit 1 for the unauthorized charges, for which he is responsible, which are incurred within number of hours/ days as mentioned in the Policy Schedule/Certificate of Insurance post reporting of the event to the Card Issuer/ Emergency Assistance Service Provider.

Special Conditions applicable to the Benefit 1: Card Fraud Protection

1. We will only pay for unauthorized charges for which Insured Person is responsible under the terms and conditions of Insured Person's card.
2. Insured Person must comply with all terms and conditions given by the Card Issuer by which his/her card is issued.
3. Insured Person must report the loss to Police Authority within 24 hours of discovering the loss event and having reported to the Card

Issuer.

- In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Specific Exclusions applicable to the Benefit 1: Card Fraud Protection

We will not pay for any expenses or loss for:

- Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along with or in collusion with others.
- Losses arising out of use of genuine Card by an authorized person with intent to defraud the Card Issuer.
- Any loss or damage arising out of any Card transactions which have occurred beyond the post reporting period.
- Losses incurred in case You have shared your PIN/CVV/OTP or any gross negligence in safeguarding the PIN/CVV/OTP.

Benefit 2: Forgery or Counterfeit Cheque Cover

We will compensate the Insured a sum not exceeding the limit as mentioned in the Policy Schedule/ Certificate of Insurance, in the event of any debits being established against the Insured or the loss suffered by the Insured resulting from forgery or counterfeiting of cheques issued by various Banks. The section covers:

- Fraudulent encashment of stolen/lost cheques of the Insured through forged endorsements and/or through forged alterations.
- Counterfeit cheques.

Special Conditions applicable to Benefit 2: Forgery or Counterfeit Cheque Cover

- In the event of any loss, the Insured shall produce a certificate, in support of the claim, from the drawee Bank confirming that the event of loss has happened/occurred.
- In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Specific Exclusions applicable to Benefit 2: Forgery or Counterfeit Cheque Cover

This benefit does not provide coverage for any loss or damage arising out of the following:

- If the forged/ counterfeit cheque/s does not belong to the series of cheques issued to the Insured.
- The forged/ counterfeit cheque/s is one which has been encashed or cleared earlier.
- Forged/counterfeit cheques drawn on any co-operative Bank is excluded under the policy.
- Loss suffered on account of payment made in respect of cheques where payee Bank is a co-operative bank.
- Payment made in respect of Non MICR cheques.

Claim Documents required under

SECTION 1: FRAUD PROTECTION

Benefit No	Benefits	Documents to be submitted
Benefit 1: Card Fraud Protection	Benefit 1 (a): Lost Card Liability	<ul style="list-style-type: none"> Attested copy of FIR /General Complaint/ Online complaint to Police Attested Copy of Final Report from Police
	Benefit 1 (b): Card Liability due to unauthorized usage	<ul style="list-style-type: none"> Card/Account statement highlighting the fraudulent transactions
	Benefit 1 (c): Online Fraud	<ul style="list-style-type: none"> Copy of intimation to Card Issuer confirming the fraudulent transactions
	Benefit 1 (d): Misuse of Card	<ul style="list-style-type: none"> Certification from Card Issuer certifying the Date & Time of blocking of the Card after intimation from Cardholder regarding the loss

		<ul style="list-style-type: none"> Confirmation from the Card Issuer that the disputed transactions will not be reversed in future Advance letter of subrogation on a non judicial stamp paper.
Benefit 2	Forgery or Counterfeit Cheque Cover	<ul style="list-style-type: none"> Attested copy of FIR /General Complaint/ Online complaint to Police A certificate, in support of the claim, from the drawee Bank confirming that the event of loss has happened /occurred.

SECTION 2 – WALLET PROTECTION

Benefit 1: Physical Wallet Protection

We will pay the Insured the replacement cost of his/her Wallet not exceeding the limit as mentioned in the Policy Schedule/ Certificate of Insurance if the wallet is either Lost, stolen or the object of Theft.

Benefit 2: Valuable Documents Cover

We will reimburse the application fees upto the limit as mentioned in the Policy Schedule/ Certificate of Insurance required to obtain new valuable documents kept in the wallet in case the insured wallet is lost, stolen or the object of theft.

For the purpose of this cover, valuable documents mean any of the official identification documents including, but not limited to, driving license, PAN Card, government issued identity card, employment papers, Credit Card/Debit Card/ATM Card and/or passport(s).

Specific Exclusions applicable to Benefit 1 and Benefit 2 under Section 2

This benefit does not provide coverage for any of the following:

- Money, Cheques, Transportation Tickets or any item that were in the Wallet when the wallet was either Lost or the object of Theft;
- Losses caused by fire, water, normal wear and tear, manufacturing defects, abuse, vermin, insects, termites, mould, wet or dry rot, bacteria, rust, cleaning or repairs, or similar events;
- Accidental damage to the Wallet and its Covered Content;
- Any fraudulent/unauthorized charges and/or withdrawals on the Cards that were in the Wallet when the Wallet was either Lost or the object of a Theft;
- Any costs related to Identity Theft;
- Losses that do not occur during the Policy Period;
- Losses that result from, or are related to, Your Business pursuits, including any Business-related travel;
- Losses caused by Insured or his/her Relatives' illegal acts;
- Losses that Insured have intentionally caused;
- Losses that result from the intentional actions of a Relative, or actions that a Relative knew of or planned;
- Losses due to War, invasion, act of foreign enemy, hostilities or warlike operations (whether War has been declared or not), civil War, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalisms of any kind.

Duties of Insured after Loss for Benefit 1 and Benefit 2 under Section 2

The Insured must:

- Contact Us within twenty-four (24) hours of discovery of loss.
- File a FIR within 24 hours of discovering a Theft.
- Notify Your Issuer within 24 hours of discovering that Your Wallet, along with its Content, was either Lost or the object of a Theft.
- Complete, sign and return the claim form to the Insurer with all the following documents, within thirty (30) days of making the original claim:
 - an original receipt showing the cost of Your Wallet at purchase;

- in the event of a Theft, an official FIR; and
 - all other relevant documents We may ask You to provide
5. Provide assistance and cooperate with Us in investigating, evaluating and settling the claim.

Benefit 3: Digital Wallet Protection

Benefit 3 (a): Liability under Digital Wallet/Card due to unauthorized usage

We will cover the unauthorized charges on Insured Person's digital wallet/ card arising out of unauthorized use of digital wallet/ cards by skimming, counterfeiting, phishing, vishing, Email Spoofing which occurred within the number of days as mentioned in the Policy Schedule/ Certificate of Insurance prior to his/her first reporting to the digital wallet/ Card Issuer, not exceeding the limits set out therein.

Notwithstanding anything stated to the contrary in this policy, this policy shall be applicable to the following:

1. Any unauthorized transactions that are made on your account, through: in- store, telephone, withdrawals, and/or on-line transfer/purchase(s),
2. Losses arising out of duplicate or counterfeit cards issued by the Card Issuer without the cardholder's knowledge.
3. Any loss or damage arising due to information obtained by unauthorized access to sensitive information, such as usernames, passwords and any card details, by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the card issuer or its bank card processor.

Benefit 3 (b): Liability under Digital Wallet/Card due to fraudulent internet-based transactions

We will cover Unauthorized Charges on Insured Person's digital wallet/ card arising out of fraudulent internet-based transactions, using the authorized CVV (Card Verification Value Code) or the PIN (Personal Identification Number) or MPIN (Mobile PIN) issued to the Insured Person, which occurred within the number of days as mentioned in the Policy Schedule/Certificate of Insurance prior to Insured Person's first reporting to the digital wallet/ Card Issuer, not exceeding the limits set out therein.

Benefit 3 (c): Misuse of Digital Wallet/Card

We will cover losses arising out of misuse of digital wallet by any person (other than those specifically excluded under Exclusion 1 applicable to Benefit 3: Digital Wallet Protection) without the knowledge of the intended digital wallet user, occurring within number of days as mentioned in the Policy Schedule/Certificate of Insurance prior to Insured's first reporting to the digital wallet service provider, not exceeding the limits set out therein.

Benefit 3 (d): Liability under Digital Wallet/Card due to Loss of Device

We will indemnify the Insured Person for any fraudulent debits or transactions established against the insured resulting only from the unauthorized use of any lost or stolen mobile device, occurring within the number of days as mentioned in the Policy Schedule/ Certificate of Insurance prior to Insured's first reporting to the digital wallet /Card Issuer, not exceeding the limits set out therein.

We will indemnify the Insured up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance or the digital wallet/Card balance at the time of the incident, whichever is lower.

The coverage under Benefit 3 shall be limited to digital wallets/Card linked to a maximum of 2 mobile numbers registered in the name of Insured Person.

We will also reimburse the Insured under Benefit 3 for the unauthorized charges, for which he is responsible, which are incurred within number of hours / days as mentioned in the Policy Schedule/Certificate of Insurance post reporting of the event to the Digital Wallet or Card Issuer/ Emergency Assistance Service Provider.

Exclusions applicable to Benefit 3: Digital Wallet Protection

We will not pay for any expenses or loss for:

1. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along with or in collusion with others.
2. Any loss or damage arising out of digital wallet/card transactions

effected outside the notification period prior to the reporting of unauthorized use of the digital wallet/card to the digital wallet/card issuer.

3. Any loss or damage arising out of any digital wallet/ Card transactions which have occurred beyond the post reporting period.
4. Any loss in respect of digital card/wallet used internationally which are not as per norms prescribed by RBI.
5. Losses incurred in case You have shared your PIN/CVV/OTP or any gross negligence in safeguarding the PIN/CVV/OTP.

Benefit 4: Key Protection

Benefit 4 (a): Key Replacement

We will reimburse the Insured up to the amount specified in the Policy Schedule/Certificate of Insurance, for the cost of replacing his/her residence keys and/or his/her vehicle keys which are lost or stolen. The covered cost is limited to the amount paid by the Insured to procure a new key.

Benefit 4 (b): Break-in Protection

We will reimburse the Insured up to the amount specified in Policy Schedule/Certificate of Insurance, for the cost of replacing the locks and keys if the insured residence or vehicle is broken into. The covered costs include the labour cost for replacing the lock.

Benefit 4 (c): Rental Car Reimbursement

We will cover the reasonable cost of a rental car up to the amount specified in the Policy Schedule/Certificate of Insurance, in case the insured vehicle keys are lost or stolen and it will take more than 24 hours to replace them.

Special Conditions applicable to Benefit 4: Key Protection

For break-in protection claims, Insured must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless the Insured is legally incapable of doing so.

Specific Exclusions applicable to Benefit 4: Key Protection

We will not pay for:

1. Costs other than those listed in Benefit 4 (a), Benefit 4 (b) and Benefit 4 (c).
2. Cost associated with lost or stolen keys not in the Insured Person's name or leased by him.

Duties of Insured after Loss for Benefit 4: Key Protection

In the event of a covered loss:

1. Insured should call us or provide written intimation within 24 hrs. of discovering the loss to make a claim and obtain the proper forms and instructions;
2. Insured should file a police report within 24 hours of discovering a covered incident.
3. Insured should fill out and return any claims forms and accompanying documents including police reports (where necessary), receipts for replacing locks and/or keys, and any other documents we may ask you to provide;
4. The claims form and accompanying documents must be returned to us within 3 days of making the original claim.

Special Condition applicable to SECTION 2: WALLET PROTECTION:

1. In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Claim Documents required under SECTION 2: WALLET PROTECTION

Benefit No	Benefits	Documents to be submitted
Benefit 1	Physical Wallet Protection	<ul style="list-style-type: none"> • Details of cards & valuable documents lost (number, validity period, issuer)
Benefit 2	Valuable Documents Cover	<ul style="list-style-type: none"> • Application for obtaining new cards/valuable documents & fees paid • Copies/ details of new cards/ valuable documents issued

		<ul style="list-style-type: none"> • Attested copy of FIR/ General Complaint/ Online complaint to Police • Final Police Report/Non-traceable certificate • Invoice of Lost wallet (For Benefit 1)
Benefit 3: Digital Wallet Protection	Benefit 3 (a): Liability under Digital Wallet/ Card due to unauthorized usage Benefit 3 (b): Liability under Digital Wallet/Card due to fraudulent internet-based transactions Benefit 3 (c): Misuse of Digital Wallet/Card Benefit 3 (d): Liability under Digital Wallet/Card due to Loss of Device	<ul style="list-style-type: none"> • Attested copy of FIR/ General Complaint/ Online complaint to Police • Attested Copy of Final Report from Police • Digital Wallet/ Card statement highlighting the fraudulent transactions • Copy of intimation to Digital Wallet/ Card issuer confirming the fraudulent transactions • Certification from Digital Wallet/ Card issuer certifying the Date & Time of blocking of the Digital Wallet/Card after intimation from the insured regarding the loss • Confirmation from the Digital Wallet/ Card Issuer that the disputed transactions will not be reversed in future • Advance letter of subrogation on a non judicial stamp paper.
Benefit 4: Key Protection	Benefit 4 (a): Key Replacement Benefit 4 (b): Break-in Protection Benefit 4 (c): Rental Car Reimbursement	<ul style="list-style-type: none"> • Copy of Police Report • Receipts for replacing locks and/or keys, and any other documents we may ask you to provide

SECTION 3 - MOBILE PHONE PROTECTION

For the purpose of covers under Section 3, Only those Mobile Phones will be covered:

- a. which have been purchased within the specified duration as mentioned in the Policy Schedule/Certificate of Insurance, prior to the date of loss.
- b. Where the name indicated on the invoice should be the same as mentioned in the Policy Schedule/Certificate of Insurance.
- c. Where the Mobile Phone's Purchase invoice includes:
 - i. Mobile Phone's IMEI number and/or Mobile Phone's Make/model
 - ii. Mobile Phone's Date of purchase (to verify age of phone)

Benefit 1: Mobile Damage Protection

We will indemnify the Insured up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance, in the event of the Accidental Damage to the Mobile Phone, due solely and directly to any external, involuntary and unforeseeable causes arising during the Policy Period.

Benefit 2: Accidental Screen Damage Cover

We will indemnify the Insured up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance, in the event of the Accidental Screen Damage to the Mobile Phone, due solely and directly to any external, involuntary and unforeseeable causes arising during the Policy Period.

For the purpose of this cover, Accidental Screen damage means any externally visible destruction or damage or breakage of the "Screen" of the Mobile Phone impeding the usage or functionality of such Mobile Phone. Screen Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Mobile Phone. For the purpose of this definition, "Screen" means any front/primary glass or LCD or digitizer component of the Mobile Phone specified in the Policy Schedule/Certificate of Insurance.

Benefit 3: Liquid Damage Cover

We will indemnify the Insured up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance, in the event of Liquid Damage to the Insured Mobile Phone solely and directly due to any external,

involuntary and unforeseeable causes arising during the Policy Period.

For the purpose of this cover, Liquid Damage means the entry of any fluid or moisture into the Mobile Phone that impedes its proper functioning.

Benefit 4: Theft, Burglary and Robbery Cover

In the event of any Theft, Burglary or Robbery of an Insured Mobile phone occurring during the policy period, we will pay the Insured as per the applicable settlement option specified in Claim Settlement Basis for Section 3, up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate of Insurance.

This Insuring Clause will be payable provided that the Insured provides Us with a certified copy of the police report filed, and an Invoice for proof of ownership, or care, custody and control of the mobile phone.

SECTION 4 - GADGET PROTECTION

For the purpose of covers under Section 4, Gadget shall mean portable electrical or electronic gadget like tablet, e-reader, internet of thing gadget, laptop, desktop, gaming console, camera, printer, home entertainment gadgets like TV, music system, home theatre and accessories designed to be used specifically with such electrical or electronic gadgets which is insured under the Policy and specified in the Policy Schedule or Certificate of Insurance, but excluding:

- Jewellery, curios, works of arts, paintings and antiques, and sculptures
- collections of stamps, rare books, medals, moulds, designs or any other collectibles and deeds
- ATM cards, credit cards, charge cards, bonds, bills of exchange, treasury or promissory notes, money, securities, or any other negotiable instrument and cash and currency notes.

Only those Gadgets will be covered:

- i. which have been purchased within the specified duration as mentioned in the Policy Schedule/Certificate of Insurance, prior to the date of loss.
- ii. Where the name indicated on the invoice should be the same as mentioned in the Policy Schedule/Certificate of Insurance.
- iii. Where the Gadget's Purchase invoice includes:
 - i. Gadget's Make/ model
 - ii. Gadget's Date of purchase (to verify age of Gadget)

Benefit 1: Accidental Damage Protection

We will indemnify the Insured up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance, in the event of the Accidental Damage to the Gadget, due solely and directly to any external, involuntary and unforeseeable causes arising during the Policy Period.

Benefit 2: Accidental Screen Damage Cover

We will indemnify the Insured up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance, in the event of the Accidental Screen Damage to the Gadget, due solely and directly to any external, involuntary and unforeseeable causes arising during the Policy Period.

For the purpose of this cover, Accidental Screen damage means any externally visible destruction or damage or breakage of the "Screen" of the Gadget impeding the usage or functionality of such Gadget. Screen Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Gadget. For the purpose of this definition, "Screen" means any front/primary glass or LCD or digitizer component of the Gadget specified in the Policy Schedule/ Certificate.

Benefit 3: Liquid Damage Cover

We will indemnify the Insured up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance, in the event of Liquid Damage to the Insured Gadget solely and directly due to any external, involuntary and unforeseeable causes arising during the Policy Period.

For the purpose of this cover, Liquid Damage means the entry of any fluid or moisture into the Gadget that impedes its proper functioning.

Benefit 4: Theft, Burglary and Robbery Cover

In the event of any Theft, Burglary or Robbery of an Insured Gadget occurring during the policy period, we will pay the Insured as per the applicable settlement option specified in Claim Settlement Basis for

Section 4, up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate.

This Insuring Clause will be payable provided that the Insured provides Us with a certified copy of the police report filed, and an Invoice for proof of ownership, or care, custody and control of the mobile phone.

Benefit 5: Breakdown Protection

In the event of any Breakdown of the Gadget, during the Coverage Period, We will pay the Insured as per the applicable settlement option specified in Section 4, up to the Sum Insured or fixed benefit specified in the Policy Schedule/Certificate of Insurance and within the start and end date of the Coverage Period specified in the Policy Schedule/Certificate of Insurance.

This Insuring Clause will be payable provided that:

- a. Cover under this Insuring Clause is valid only on the Gadgets which are repaired within India.
- b. For the purpose of this cover, Breakdown means direct loss to a Gadget caused by, resulting from, or consisting of:
 - i) Failure of pressure or vacuum equipment;
 - ii) Mechanical or electrical failure including arcing; or
 - iii) Rupture, bursting, bulging, implosion or steam explosion
 - iv) Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining and inclining applications (Applicable for Furniture)

Specific Exclusions applicable to Benefit 5: Breakdown Protection

We shall not be liable to make any payment for any claim under Benefit 5: Breakdown Protection, of this Policy in respect of an Insured, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Any costs explicitly covered by any other OEMs, sellers, suppliers, insurance, or repairer, under contract or law other than the Insured.
2. Any events or occurrence that is expressly specified to be excluded from the scope of this Policy in the Policy Schedule/Certificate of Insurance.
3. Any non-operating and cosmetic damage to the Gadget, such as damage to aesthetics, paintwork, finish, dents or scratches.
4. Any loss or damage to accessories used in connection with the Gadget that were not designed to be used specifically with such portable electrical or electronic Gadget and which are not part of the covered Gadget.
5. Replacement of any consumable item or accessory, including but are not limited to any plugs, fuses, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes or software and add-on options incorporated as a part of the Gadget.
6. Normal wear and tear of items not integral to the functioning of the Gadget – Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and descaling.
7. Any consequential or incidental loss or Injury to a person, or loss or damage to any other item or property, or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limiting to losses incurred due to any delay in rendering service related to this Policy.
8. Any loss or damage caused by way of any unauthorized repair, Theft, Burglary, Robbery and incidents involving or attributable to any earthquake, storm and or hurricane, any abuse or misuse of such Gadget, effects of or relating to sand, dust, water, failure to take reasonable care, fire, flood, lightning, malicious damage, impact, corrosion, battery leakage, acts of God, animal or insect infestation or intrusion.
9. Any loss or damage resulting from a failure to follow the OEM's instructions.
10. Reception or transmission problems resulting from external causes.
11. Any batteries and related power accessories, internal or external to the Gadget.
12. Breakdowns caused by computer virus, malware, cyber threats, or realignments to the Gadget.

13. Any recalls or modifications to the Gadget.
14. Any costs arising from incorrect installation, modification or maintenance.
15. Any costs incurred if no fault or defect is found with the Gadget.
16. Any costs or loss arising from inability to use the Gadget.
17. Damage / failure caused before or during any delivery of the Gadget.
18. Any loss or damage deemed contrary to public policy, or which is uninsurable under Indian law.

Claim Settlement Basis for Section 3: Mobile Phone Protection and Section 4: Gadget Protection

Valuation

In the event of a Loss to the Mobile phone/Gadget arising out of Accidental/Liquid/Screen Damage, the following options for claim settlement shall be available to the Insured, as opted for in the Policy Schedule/Certificate of Insurance:

1. Cashless repair of the Mobile Phone/Gadget by Us or any Service Centres authorised by Us
2. Reimbursement of repair cost of the Mobile Phone/Gadget subject to Deductible; or
3. Purchase Value of the Mobile Phone/Gadget after deduction of depreciation as applicable.; or
4. Cost of Replacement of the Mobile phone/Gadget; or
5. Cost of Refurbished Mobile Phone/Gadget or
6. the Per Occurrence Limit

In the event of a Loss to the Mobile phone/Gadget arising out of Theft/Robbery/Burglary We shall be liable only for the least of the following amounts:

1. Purchase Value of the Mobile Phone/Gadget after deduction of depreciation as applicable; or
2. Cost of Replacement of the Mobile phone/Gadget; or
3. the Per Occurrence Limit

For assessment of claim under Section 3 and Section 4, deduction for depreciation shall be applicable as per table below, unless specifically mentioned in Policy Schedule/Certificate of Insurance:

Depreciation rate for Mobile Phone	
Number of Days from date of Purchase till date of loss	Depreciation percentage applicable on Purchase value
0 to 90 days	25%
91 days to 180 days	50%
365 days to 730 days	75%
Depreciation rate for Gadgets (Other than Mobile Phone)	
Age of the Gadget	Depreciation Percentage
Up to 6 months	15%
Up to 1 Year	25%
Up to 2 Year	50%
Up to 3 Year	60%

Common Exclusions applicable to Section 3: Mobile Phone Protection and Section 4: Gadget Protection

1. Any loss or damage caused by any defects existing at the time of commencement of the cover of the Mobile Phone/Gadget under the Policy within the knowledge of the Insured, or his representatives.
2. Any loss of data stored in the Mobile Phone/Gadget, or costs related to re-creation of such stored data.
3. Any loss or damage as a direct consequence of wear and tear or of gradual deterioration due to atmospheric conditions.
4. Any service provider charges incurred or any other consequential damage or financial loss incurred from the use of the Mobile Phone/Gadget following a Theft, Robbery or Burglary.
5. Any loss or damage to accessories used in connection with the Mobile Phone/Gadget that were not designed to be used specifically with such portable electrical or electronic Gadget and

which are not part of the covered Mobile Phone/Gadget.

6. Any unexplained or mysterious disappearance of the Mobile Phone/Gadget, where the details of the incident are not available or specified as Theft, Burglary or Robbery.
7. Any loss or damage to any Mobile Phone/Gadget put up for rental or hire purposes, unless expressly covered in the Policy Schedule/Certificate.
8. Any loss or damage to the Mobile Phone/Gadget covered under this Policy and falling under the terms of any maintenance agreement or warranty provided by the OEM or seller.
9. Any loss or damage for which the manufacturer or seller of the Mobile Phone/Gadget or any other third party is responsible either by law or under contract.
10. Wilful act or wilful negligence of the Insured or his/her representative.
11. Aesthetic defects, including but not limited to dents, scratches on painted, polished or enameled surfaces, and broken plastic on ports and antennae.

Duties of Insured after Loss under Section 3: Mobile Phone Protection and Section 4: Gadget Protection

The Insured must provide:

1. Call Us within 24 hours of discovering Your loss.
2. File a FIR within 24 hours of discovering Your Loss.
3. A signed claim form must be given no later than fifteen (15) days from the date of the loss incident. Failure to give notice within (15) days from the date of the loss incident may result in a denial of the claim.
4. A copy of the original Mobile Telephone/Gadget purchase receipt.
5. If a claim is due to Accidental/Liquid/Screen Damage, a copy of the repair estimate, final bills of repair and photos of the Accidental/Liquid/Screen Damage.
6. If the claim is due to Theft/Robbery/Burglary, a copy of FIR.

Claim Documents required under Section 3: Mobile Phone Protection and Section 4: Gadget Protection

Section 3: Mobile Phone Protection		
Benefit No	Benefits	Documents to be submitted
Benefit 1	Mobile Damage Protection	<ul style="list-style-type: none"> • Original Policy (Wherever applicable)
Benefit 2	Accidental Screen Damage Cover	<ul style="list-style-type: none"> • Invoice of the Mobile Phone/Proof of ownership, care or custody (Wherever applicable) • Any other documents as required by the Company
Benefit 3	Liquid Damage Cover	
Benefit 4	Theft, Burglary and Robbery Cover	<ul style="list-style-type: none"> • Original Policy (Wherever applicable) • Invoice of the Mobile Phone/ Proof of ownership, care or custody (Wherever applicable) • FIR or Police Complaint Report • Any other documents as required by the Company
Section 4: Gadget Protection		
Benefit No	Benefits	Documents to be submitted
Benefit 1	Accidental Damage Protection	<ul style="list-style-type: none"> • Original Policy (Wherever applicable)
Benefit 2	Accidental Screen Damage Cover	<ul style="list-style-type: none"> • Invoice of the Mobile Phone/ Proof of ownership, care or custody (Wherever applicable) • Any other documents as required by the Company.
Benefit 3	Liquid Damage Cover	

Benefit 4	Theft, Robbery and Burglary Cover	<ul style="list-style-type: none"> • Original Policy (Wherever applicable) • Invoice of the Gadget/Proof of ownership, care or custody (Wherever applicable) • FIR or Police Complaint Report • Any other documents as required by the Company.
Benefit 5	Breakdown Protection	<ul style="list-style-type: none"> • Original Policy (Wherever applicable) • Invoice of the Gadget/Proof of ownership, care or custody (Wherever applicable) • Manufacturer Warranty Certificate (if not submitted during the issuance of policy (wherever necessary) • Any other documents as required by the Company.

SECTION 5 – ATM PROTECTION

Benefit 1: ATM Protection

Benefit 1 (a): ATM Robbery Protection

We will reimburse Insured Person up to the amount as mentioned in the Policy Schedule/Certificate of Insurance, for the money he/she withdrew from ATM using his/her card against a robbery event that occurs within 30 minutes of the withdrawal of the money.

Benefit 1 (b): ATM Assault

We will reimburse Insured Person up to the amount as mentioned in the Policy Schedule/Certificate of Insurance, for reasonable medical expenses incurred by the insured following bodily injury due to ATM Assault.

Benefit 1 (c): Transaction under Duress

We will reimburse Insured Person up to the amount as mentioned in the Policy Schedule/Certificate of Insurance, for the money he/she withdrew from ATM using his/her card that was taken under duress from the Insured.

Specific Exclusions applicable to Benefit 1: ATM Protection

1. Damages and/or liabilities to any third parties.
2. Damages or losses to anything other than the money Insured Person has transacted.
3. Damages and/or liabilities that happened before or after the covered robbery period.
4. Charges for emergency first aid to anyone other than Insured Person.

Benefit 2: Cash in Transit Protection

We will compensate the Insured a sum not exceeding the Sum Insured, in event of loss of money by way of hold-up, robbery, theft, burglary or any other fortuitous cause while money is in transit from any ATM/Bank to the destination, provided the destination is within the city limits and the transit is completed within a period of specified 6 hours from the time of cash withdrawal from the ATM/Bank. This cover shall apply only to the loss, whilst in transit, of money belonging to the Insured and in possession of the Insured.

Specific Exclusions applicable to Benefit 2: Cash in Transit Protection

1. Loss occasioned by Riot, Strike and Terrorist Activity;
2. Money carried under contract of affreightment;
3. Theft of money from unattended vehicle;
4. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.
5. Shortage of any money due to any error or omission of the Insured or any other person;

Special Conditions applicable to SECTION 5: ATM PROTECTION

1. The Insured shall give immediate notice thereof in writing to the Company as well as lodge forthwith a complaint with the Police.
2. The Insured shall submit duly completed claim form with supportive documents in support of a claim
3. In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Claim Documents required under SECTION 5: ATM PROTECTION

Benefit No	Benefits	Documents to be submitted
Benefit 1: ATM Protection	Benefit 1(a): ATM Robbery Protection Benefit 1(b): ATM Assault Benefit 1(c): Transaction under Duress	<ul style="list-style-type: none"> • ATM Transaction slip • Card statement showing the disputed transaction • Attested copy of FIR / General Complaint/Online complaint to Police • Newspaper cuttings if any • Medical Bills/receipts in support of first aid expenses / medical reports / Certificate from Attending Physician /Hospital Discharge Summary • Any other documents as required by the Company.
Benefit 2	Cash in Transit Protection	<ul style="list-style-type: none"> • A copy of First Information Report/ Complaint lodged with concerned Police Station or Panchnama in respect of any loss on account of or during riot and strike, terrorist activity or on account of or due to theft. • Any other documents as required by the Company.

SECTION 6 – EXPENSES PROTECTION

Benefit 1: Purchase Protection

We will pay for loss of Covered Purchases due to Accidental Damage or Theft, occurring within the number of days as mentioned in the Policy Schedule/Certificate of Insurance from the date of purchase provided the same has been delivered intact and in usable condition to the Insured, as indicated on the Invoice.

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.

For the purpose of this benefit, Covered Purchases means items, other than those listed in “Specific Exclusions” of this Benefit, purchased entirely with the Card/Bank Account/Digital Wallet and/or have been acquired with points earned by a Rewards Program associated with the Card, within the Policy Period.

Special Conditions applicable to Benefit 1: Purchase Protection

1. It is Our discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price less any rebates, discounts or rewards points.
2. Covered Purchases that are a pair or a set will be limited to the cost of repair or replacement of the specific item if repairable or replaceable; otherwise, the value of the pair or set will be covered, not to exceed the limits specified.
3. Where Claim has been lodged for Portable Electronic Items like Mobile Phones, Laptops, Tablets, Watches, Camera etc., the final assessment of claim for which We will be liable, under this Benefit, shall be as under:
 - a. In the event of a Loss arising out of Accidental Damage to Portable Electronic Items, We shall be liable only for the least of the following amounts:
 - the actual cost of repair of the Portable Electronic Item subject to Deductible; or

- Purchase Value of the Portable Electronic Item after deduction of depreciation as applicable; or
 - Cost of Replacement of the Portable Electronic Item;
- b. In the event of a Loss arising out of Theft to Portable Electronic Items, We shall be liable only for the least of the following amounts:
 - Purchase Value of the Portable Electronic Item after deduction of depreciation as applicable; or
 - Cost of Replacement of the Portable Electronic Items.

4. Insured may be required to send in the damaged item(s), at their expense, for further evaluation of the claim.

For assessment of claim under this Benefit, deduction for depreciation shall be applicable as per table below, unless specifically mentioned in Policy Schedule/Certificate of Insurance:

Number of Days from date of Purchase till date of loss	Depreciation applicable on Purchase value
0 to 90 days	25%
91 to 180 days	50%
Beyond 180 days	No Cover

Specific Exclusions applicable to Benefit 1: Purchase Protection

This benefit does not provide coverage for any of the following:

1. Any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;
2. Permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;
3. Travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;
4. Art, antiques, collectable items, furs, jewellery, gems, precious stones and fragile items;
5. Consumables or perishables;
6. Plants or animals;
7. Hazardous materials and any item banned in the Territory;
8. Access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;
9. Used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. Mysterious Disappearance;
11. Items rented out, rented or leased; items purchased for resale, professional, or commercial use;
12. Services, shipping, handling, installation or assembly costs;
13. Losses occurring to item(s) You purchased online prior to Your taking possession of such item(s);
14. Improper functioning due to damage of delivered goods due to transit;
15. Items damaged through alteration (including cutting, sawing, and shaping);
16. Items left unattended in a place to which the general public has access;
17. Any item confiscated by government authorities;
18. Losses caused by abuse, wilful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war.

Duties of Insured after Loss

The insured must provide:

1. Call Us within 24 hours of discovering his/her loss.
2. A signed claim form must be given no later than fifteen (15) days from the date of the loss incident. Failure to give notice within (15) days from the date of the loss incident may result in a denial of the claim.

3. a copy of purchase receipt showing payment of the item was made.
4. For theft claims, official copies of FIR within ninety (90) days of incident;
5. For damage claims, official copies of the repair estimates and final bills of repair;

Benefit 2: E-Commerce Purchase Protection

We will cover the Insured under this benefit, and reimburse the Insured, subject to the sum insured as mentioned in the Policy Schedule/Certificate of Insurance, the cost of the Goods and the shipping Charges in the event of the following:

1. **Non-delivery/and or incomplete delivery of Goods that are purchased from the Seller:** Covered Purchase are insured against non-delivery if the Goods have not been delivered within 30 days of the scheduled delivery, unless so otherwise stated by Seller and the Seller has failed to refund the insured to his/her Card/Bank Account/Digital Wallet, in excess of other applicable insurance.
2. **Improper functioning due to damage of delivered Goods during transit:** The delivered Goods are insured against improper functioning as a result of physical damage during transit, if the Seller or Courier Company has failed to refund to the insured Card/Bank Account/Digital Wallet, in excess of other applicable insurance. Insured shall notify the improper functioning due to damage of delivered Goods during transit, to the seller of the Goods and Us within 48 hours.

For the purpose of this benefit, Covered Purchases means items, other than those listed in "Specific Exclusions" of this Benefit, purchased entirely with the Card/Bank Account/Digital Wallet and/or have been acquired with points earned by a Rewards Program associated with the Card, within the Policy Period.

In the event of a valid claim, We will pay the purchase price for each item(s) of the Covered Purchase, up to the amount as specified in the Policy Schedule/Certificate of Insurance.

Special Conditions applicable to Benefit 2: E-Commerce Purchase Protection

To be eligible for this Benefit, the following needs to be present or to have occurred:

1. The delivery address for the Goods must be to the Insured's Place of residence in India.
2. A shipment tracking number must be assigned and provided by the Seller of the Goods or a Courier Company.
3. You must take all necessary reasonable action against the Seller to send replacement Goods or refund the purchase amount to You.
4. Insured must have informed the Seller/ Courier Company in writing and by registered mail of the non-delivery/ Damage of Goods and demanded replacement Goods or a full refund and the Seller/ Courier Company would neither have replaced nor delivered the goods within 60 days of making the written complaint by the insured.
5. In the event that a claim for non-delivery is paid to the insured, and the original Goods eventually arrive, insured should pay back any indemnity received to Us.
6. Insured should cooperate with Us and help Us to enforce any legal rights, he/she or We may have in relation to his/her claim.

Specific Exclusions applicable to Benefit 2: E-Commerce Purchase Protection

This benefit will not pay any loss arising out of the following:

1. Lawful confiscation by the Police, Government Agencies, Courts or other empowered authorities;
2. Any fraudulent or wilful act by You;
3. Any motor vehicle viz. motorcycles or motor scooters, aircraft, airplanes, boats and automobiles and any equipment, parts or accessories for its operation and/or maintenance.
4. Animals or plant life;
5. Cash, bullion, negotiable instruments, shares, traveller's checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel), hotel booking, car rentals, financial products and advice;
6. Consumable or perishable items (including but not limited to, food,

flowers, drink, drugs, nutrition supplements);

7. Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
8. Access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;
9. Covered Purchase purchased from a natural person either through a private transaction or an online auction website;
10. Counterfeit or fake Covered Purchase;
11. Loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
12. Losses due to mechanical failure, electrical failure; software or data failure;
13. Loss of data;
14. Goods purchased for resale or items which are used Goods, damaged Goods or second-hand Goods at the time of purchase;
15. Permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
16. Covered Purchase used for, or intended to be used for, retail and/or property rental, or other business purposes;
17. Items that You have rented or leased;
18. Items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
19. Art, antiques, firearms and Collectable Items;
20. Furs, watches, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
21. The costs or charges which do not relate to any purchase, which You paid for using Your Card/Bank Account/Digital Wallet;
22. Misplacement, Disappearance; or
23. Goods deemed to be illegal by local government authorities

Duties of Insured after Loss

The Insured must provide:

1. Call Us within 24 hours of discovering of loss.
2. A signed claim form must be given no later than fifteen (15) days from the date of the loss incident. Failure to give notice within (15) days from the date of the loss incident may result in a denial of the claim.
3. A copy of purchase receipt showing payment of the Goods which was made.
4. Non-delivery: In the event that a claim for non-delivery is paid to the insured and the original Goods eventually arrive, insured should pay back any indemnity received, to Us.
5. Other Insurance details, if any.

Benefit 3: Price Protection

We will reimburse the Insured, subject to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance for the price difference between:

1. The original price of a Covered Purchase and
2. The lower price for the same item, identified by the same brand, make, model name and model number, as shown in a Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement.

For the purpose of this benefit, Covered Purchases means items, other than those listed in "Specific Exclusions" of this Benefit, purchased entirely with the Card/Bank Account/Digital Wallet and/or have been acquired with points earned by a Rewards Program associated with the Card, within the Policy Period

Special Conditions applicable to Benefit 3: Price Protection

This Benefit will only cover the Insured under the following Conditions:

1. The item must be paid entirely with the Card/Bank Account/Digital Wallet.
2. Purchase can be made in-store or from online retailers.
3. The price difference must be the within same channel as original purchase by Insured.
4. The lower price must be in a Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement.
5. The lower price must be from a retailer in the same city or region where Insured made the original purchase.
6. The Printed Advertisement, In-Store Printed Promotion or No-Auction Internet Advertisement must be published within thirty (30) days of the original purchase by the Insured.
7. If the lower priced item is the result of, or is further reduced due to any of the following:
 - an advertised rebate;
 - a redeemable manufacturer's coupon;
 - a refund of any sort.

We will add back such advertised rebate amount, redeemable manufacturer's coupon, or refund of any sort to the calculation of the lower item price by the applicable amount and refund any net difference in price.

Specific Exclusions applicable to Benefit 3: Price Protection

This benefit does not provide coverage for any of the following:

1. When an item's original purchase price is below the amount as mentioned in the Policy Schedule/Certificate of Insurance;
2. For items purchased from an internet auction site;
3. For items advertised as "limited quantity", "going out-of-business sales", "cash only", "festive season sales", "flash sales" or "close out" sales;
4. resulting from package offers, manufacturer's coupons, employees discount, or, where the advertised price includes bonus or free offers, special financing, installation, rebate, one-of-a-kind or other limited offers;
5. For securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events or admission tickets;
6. For art, antiques, firearms and Collectable Items;
7. For furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
8. For perishable items including food, beverages, tobacco and fuel;
9. For used, recycled, previously owned, rebuilt, or remanufactured items, whether You knew the item was used, previously owned, rebuilt, or remanufactured at the time of purchase;
10. For pharmaceutical, optical or medical products or equipment;
11. For Customized/Personalized Items, unique and one-of-a kind items;
12. For any item acquired illegally;
13. For animals and plants;
14. For any motor vehicles, including but not limited to, automobiles, boats, airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
15. For land, permanent structures and fixtures including, but not limited to, buildings, homes, dwellings, and building and home improvements;
16. For services You may purchase including, but not limited to, the performance or rendering of labour or maintenance, repair or installation of products, goods or property, or professional advice of any kind;
17. Shipping and/or transportation costs, handling costs and sales tax;
18. For items advertised in a Duty-Free zone;
19. Resulting from special deal(s) available only to the members of specific organizations, or, in a place not open to the public, such as clubs and associations;
20. For items purchased for resale, professional, or commercial use;

21. For items not purchased during the Policy Period;
22. That result from, or are related to, Business pursuits including Your work or profession;
23. For any merchant's credit, discount and/or manufacturer's rebates; or
24. For instances where the amount charged for the purchased item is greater than the actual amount displayed.

Duties of Insured after Loss

The Insured must:

1. Contact Us within 5 days of the Printed Advertisement or with photo of In-store Printed Promotion;
2. Complete, sign and return the claim form to Us with the following documents, within 30 days of making the original claim:
 - The original item purchase receipt;
 - The original receipt demonstrating that the entire purchase was made with insured Card/Bank Account/Digital Wallet; and
 - The original or copy of the Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement showing the purchased item, sale date and/or date of the advertisement, lower advertised price, and advertising retailer's name;

Benefit 4: Ticket Protection

We will pay whichever of the following is lower, the face value of the Ticket or the actual amount the Insured paid through his/her Card/Bank Account/Digital Wallet to acquire the Covered Event Ticket as shown on the receipt, after one of the following incidences:

1. Damage to insured Place of Residence from a house fire, Burglary or any Natural Catastrophe that requires him/her to be present at the Place of Residence on the date of the Covered Event;
2. Insured is prevented from attending the Covered Event due to a Natural Catastrophe;
3. Insured Motor Vehicle becomes inoperable while in route to the Covered Event, provided it is reported to a roadside recovery service, insured primary automobile insurer, or brought to a Motor Vehicle Repair Shop;
4. A sudden and unexpected Business trip that is required by the insured employer, which results in him/her not being able to attend the Covered Event;
5. Insured being required to serve on a jury, or is served with a court order or a subpoena, which requires his/her appearance in court on the day of the Covered Event;
6. Insured or Insured Family Member's death, unforeseen Injury or Sickness or compulsory quarantine which results in insured not being able to attend the Covered Event.

For the purpose of this Benefit, Covered Event means the legally organized, planned show or concert printed on admission Ticket(s).

Special Conditions applicable to Benefit 4: Ticket Protection

To be eligible for this Benefit, the following needs to be present or to have occurred:

1. The Ticket must be paid in advance by the insured using his Card/Bank Account/Digital Wallet.
2. Reimbursement of the Ticket cannot be recoverable from any other source.
3. Insured must make all necessary arrangements to arrive at the Covered Event on time.
4. Insured must take all reasonable precautions to prevent any Claim.

Specific Exclusions applicable to Benefit 4: Ticket Protection

This benefit does not provide coverage for any of the following:

1. Loss that do not occur within the Policy Period;
2. Loss caused from the cancellation or postponement of the show or concert by the organizer/Service Provider for any reason;
3. Loss due to a cancelled or rescheduled airplane flight, unless due to a Natural Catastrophe, as stated above;

4. Loss incurred from the tickets which insured re-sells to other people;
5. Loss arising from any pre-existing medical conditions;
6. Loss caused from intentionally self-inflicted harm, by insured, and /or by his/her Family Member.
7. Losses as a result of insured's attempted suicide;
8. Due to pregnancy of insured or his/her Family Member or; fertility treatment or childbirth;
9. Due to insured, his/her Family Member intoxication or impairment from use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a qualified Physician;
10. Due to illegal acts caused by the insured or his/her Family Members.
11. Resulting from the intentional actions of insured or Family Member's, or actions that insured or Family Member's knew of or planned;
12. Due to, or related to, a nuclear, biological or chemical event;
13. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/ materials, Chemical and biological weapons, Ionising radiation.

Duties of Insured after Loss

1. Contact Us within 7 days of the date of the Show or Concert to report a loss;
2. File a FIR within 24 hours of discovering a Burglary or if You are in a traffic accident;
3. Complete, sign and return the claim form to Us with the following documents, within 15 days of the date of the Show or Concert:
 - Original unused Ticket of the Show or Concert,
 - Confirmation of loss or disaster from Your auto or home owner's insurance company, fire department or government authority; or
 - Documentation from a qualified roadside service company, Motor Vehicle service / repair centre and Your primary automobile insurer on the date of the Covered Event; or
 - Employer confirmation letter; or
 - Court notice; or
 - Doctor or hospital official statements; or
 - A copy of any official FIR filed, if applicable.

Special Condition applicable to SECTION 6: EXPENSES PROTECTION

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Claim Documents required under SECTION 6: EXPENSES PROTECTION

Benefit No	Benefits	Documents to be submitted
Benefit 1	Purchase Protection	<ul style="list-style-type: none"> • Statement showing the transaction for item Purchased through Card/Bank Account/Digital Wallet • Bills/Invoices for items purchased (Description, Quantity, Value, Nature of loss) • FIR for theft • Final Police report, Non-traceable report issued by police authorities • Advance letter of subrogation on a non-judicial stamp paper. • Any other documents as required by the Company.

Benefit 2	E-Commerce Purchase Protection	<ul style="list-style-type: none"> • Copy of purchase receipt showing payment of the Goods which was made. • Any other documents as required by the Company.
Benefit 3	Price Protection	<ul style="list-style-type: none"> • The original item purchase receipt • The original receipt demonstrating that the entire purchase was made with insured Card/Bank Account/ Digital Wallet; • Any other documents as required by the Company.
Benefit 4	Ticket Protection	<ul style="list-style-type: none"> • Original unused Ticket of the Show or Concert. • Confirmation of loss or disaster from Your auto or home owner's insurance company, fire department or government authority; or • Documentation from a qualified roadside service company, Motor Vehicle service / repair centre and Your primary automobile insurer on the date of the Covered Event; or • Employer confirmation letter; or • Court notice; or • Doctor or hospital official statements; or • Any other documents as required by the Company.

SECTION 7 – CREDIT PROTECTION

We will pay the Insured person (or his/her Nominee/ legal heir, as the case may be) the outstanding balance in the insured Card(s)/ loan account as on the date of Accident resulting in Insured Person's Death or Permanent Total Disablement as covered under Section 12 (Personal Accident Cover) of the Policy, provided the date of Accident falls within the Policy Period, subject to overall liability of the Company not exceeding the Sum Insured for the coverage as mentioned in the Policy Schedule/Certificate of Insurance.

Claim Settlement under Section 7: Credit Protection

Documents required for claim settlement under Section 7: Credit Protection includes:

1. Copy of the statements applicable as on the date of loss for the Cards covered under the Policy.
2. Claim documents as mentioned under Section 12 (Personal Accident Cover) for Accidental Death (AD) and Permanent Total Disablement (PTD)
3. Any other documents as required by the Company.

Specific Exclusions applicable to Section 7: Credit Protection

We shall not be liable for the following:

1. Transactions on the covered Card after the loss date.
2. Exclusions as specified in Section 12 (Personal Accident Cover) of the Policy

SECTION 8 – PERSONAL LIABILITY PROTECTION

We will indemnify 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 during the period of insurance covered by this Policy, up to the limits

specified in the Policy Schedule/Certificate of Insurance. The incident leading to the legal liability of the Insured Person should have occurred during the period of insurance.

The deductible in respect of this benefit will be applicable for each and every claim separately, and shall be of an amount as specified in the Policy Schedule/Certificate of Insurance.

Special Conditions applicable to Section 8: Personal Liability Protection

1. The Company shall be responsible for contesting unjustified claims against the Insured Person and providing indemnity for the damages, which the Insured Person has to pay. For indemnity to be provided against damages, the damages must be payable under an acceptance of liability given or approved by the Company or under a judicial decision rendered by a Court of Law.
2. If there is a legal action in process against the Insured Person over a personal liability issue, the Company may conduct the legal action, including appointment of legal counsel, at the Company's expense in the name of the Insured Person at the Company's sole discretion.
3. The Company will have the right, but in no case the obligation, to take over and conduct in the name of the Insured Person the defense of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defense of any claim, the Company may relinquish the same.
4. In the event the Company, in its sole discretion, chooses to exercise its right in pursuance of this condition, no action taken by the Company in the exercise of such right will serve to modify or expand in any manner, what the Company's liability or obligations under this Policy would have otherwise been had it not exercised its rights under these Special Conditions.
5. In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Specific Exclusions applicable to Section 8: Personal Liability Protection

We shall not be liable to make any payment under this Section in respect of the following:

1. Any claim arising from Insured Person's personal contractual liability or through promises made by the Insured Person.
2. Any claim of personal liability of the Insured Person towards his/her family, relations and travelling companions, whether personal or official.
3. Any claim resulting from transmission of an illness or disease by the Insured Person.
4. Any claim for damage resulting from professional activities / sports involving the Insured Person.
5. Any liability arising from accident resulting out of operation of a motorized vehicle.
6. Any liability that arises whilst the Insured person travels outside the geographical limits of India.
7. Any claim for liability, arising directly or indirectly, from or due to:
 - a. Possession of animals, birds, reptiles, insects etc. and their by-products like skin, hair, feathers, horns, fur, ivory, bones, eggs, etc.
 - b. Ownership or possession of vehicles, aircrafts, and water crafts, or activities of the insured person involving parachuting, hand-gliding, hot air ballooning or use of fire arms.
 - c. Any willful, negligent, malicious or unlawful act.
 - d. Insanity, the use of any alcohol/drugs (except as medically prescribed) or drug addiction.
 - e. Any supply of goods or services on the part of the Insured Person.
 - f. Any ownership or occupation of land or buildings other than the occupation of any temporary residence.
8. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

Claim Documents for Section 8: Personal Liability Protection

- Proof of judicial decision rendered by a Court of Law
- Any other documents as required by the Company.

SECTION 9 – GOLFER'S HOLE-IN-ONE

We shall pay the Lump sum amount as specified in the Policy Schedule/ Certificate of Insurance to the Insured Person for expenses incurred in celebration of achieving a hole-in-one by the Insured Person during the trip falling under Period of Insurance, anywhere in the world, in a golf course recognized/ certified by United States Golfers' Association (USGA)/ PGA/ other International Golf Associations

The Claim Payment shall be subject to the full compliance with the terms and conditions and the rules of the tournaments conducted / certified by PGA / United States Golfers' Association (USGA) / Other International Golf Associations.

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Specific Exclusions applicable to Section 9: Golfer's Hole-In-One

1. Claims where the player has not been listed as a Participant in the Tournament.
2. Claims originating on a non-Target Hole.
3. Any claims where the Hole in One has not been correctly adjudicated or failure of the Insured to follow the claims procedure.
4. Consequential loss of whatever nature arising from the tournaments conducted / certified by PGA / Other International Golf Associations

Claim Documents for Section 9: Golfer's Hole-In-One

1. Certificate from Golfer Association stating game points.
2. Copy of passport, visa with entry and exit stamp, if tournament held outside India.
3. Any other documents as required by Us.

SECTION 10 – TRAVEL INSURANCE

Benefit 1: Baggage Insurance

We will compensate the Insured, in respect of loss or damage to the Insured's Baggage due to accident or misfortune whilst on journey, anywhere in the world, only up to the actual value of the Baggage at the time of happening of loss or damage but not exceeding the Sum(s) stated in the Policy Schedule/Certificate of Insurance, during the Policy Period.

For the purposes of this Cover,

- (i) "Journey" shall mean any trip undertaken by the Insured outside the city, town or municipal limit of the residential premises of the Insured. However, if the journey is undertaken by ticket/s purchased through the Card/Bank Account/Digital Wallet, then the loss of baggage within city, town or municipal limit of the residential premises of the Insured will also be covered under this Policy.
- (ii) "Baggage" shall mean personal belongings of the Insured which are carried by the Insured during his journey or acquired by the Insured during the journey.

We will reimburse the Insured for the market value of Baggage in the event of total and complete loss of such Baggage.

"Market value" shall mean the sum required to purchase new items of the same kind and quality less an amount representing wear and tear, usage, etc. at the time of loss or damage.

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Specific Exclusions applicable to Benefit 1: Baggage Insurance

1. Loss of cash, including deeds, bonds, bills of exchange, promissory notes, stock or share certificates contained in or forming part of the Baggage or being carried on the body of the Insured or entrusted to any other person, on account of error or mistake or otherwise howsoever.
2. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation of deterioration arising from wear and tear, moth, vermin, insects or mildew or any other

gradually operating cause.

3. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance being used to carry such articles.
4. Loss or damage caused by mechanical derangement to any electrical machine, apparatus, fixtures or fittings (including electrical fans, electric household or domestic appliances, wireless sets, radio and television sets) or to any portion of electrical installation arising from or occasioned by over running, excessive pressure, short circuiting arising from self-heating or leakage of electricity from whatever cause including lightning.
5. Loss or damage caused by mechanical derangement, over-winding, denting or internal damage of watches and/or clocks.
6. Loss, destruction or damage caused by or arising from the leakage, spilling or exuding of liquids, oils or materials of a like nature or articles of dangerous or damaging nature.
7. Theft of Baggage from any car in which the Insured is travelling whilst on a Journey, except if such theft occurs from a fully enclosed saloon car having, at the time of occurrence, all the doors, windows and other openings securely locked and properly fastened.
8. Loss of or damage to articles which did not form part of the Baggage when the Journey commenced, unless the loss of or damage to such articles is within a maximum limit of 1% of the Sum Insured per Insured per Journey.
9. Loss or damage to manuscripts, stamps, business books or documents, jewellery, watches, furs, precious metals, precious stones, gold and silver ornaments unless specifically declared to, and accepted by, the Company.
10. Loss of articles such as walking sticks, umbrellas, sun shades, fans, deck chairs, property in use while on the Journey, or articles whilst being worn on the person of the Insured or carried with the Insured.
11. Any loss or damage arising through delay, detention or confiscation of Baggage by Customs or other Authorities.
12. Loss of or damage to any property or articles whilst being conveyed or transferred by any carrier under a contract of affreightment.
13. Loss of or damage to articles of consumable or edible or perishable nature.
14. Damage or loss not reported to the police within 24 hours of discovery and a written report obtained in respect of the same.
15. Loss of Baggage, occurring whilst in transit and reported to the Company within 48 hours of the occurrence, due to any of the perils stated in the scope of cover where the Insured is involved, or suspected to be involved, as principal or accessory to a crime, including fraud or dishonesty of the Insured.
16. Loss or damage due to, or contributed to by, the Insured having caused or suffered anything to be done whereby the risks hereby insured against was unnecessarily or unreasonably increased.
17. Loss of property unless a Property Irregularity Report or other report usually issued by carriers in the event of loss of baggage has been procured and submitted to the Company.
18. Any partial loss of the contents contained within the item(s) of Baggage.
19. Loss or damage occurring outside the geographical limits of the Indian territory.
20. Loss or damage occurring to Baggage whilst in the possession of, or belonging to, dependents of the Insured or any person other than the Insured.

Benefit 2: Loss of Checked-in-Baggage

If the Insured Person's checked-in baggage is lost by the scheduled commercial airline to which it was entrusted, then we will pay a fixed amount as specified in the Policy Schedule/Certificate of Insurance. The compensation shall be relating to the loss of baggage as a whole. Should the lost Checked-in Baggage be traced and delivered to the Insured, the Insured shall return to the Company the entire amount paid hereunder.

In case of Individual cover, the payout will be available on individual

basis and in case of Floater cover the payout will be available on floater basis.

Special conditions applicable to Benefit 2: Loss of Checked-in-Baggage

1. In the event of loss of property whilst in the custody of the airline, a Property Irregularity Report (PIR) must be obtained from the airline immediately upon discovering the loss, which must be submitted to us in the event of a claim.
2. The baggage should be totally lost. No partial loss or damage shall become payable.
3. Our liability under this cover will be limited to the travel destinations specified in the main travel tickets and return trip back. All halts and destinations included in this main travel ticket will also be considered for payment under this cover.
4. Our liability to make payment shall not arise until liability is admitted by the airline.
5. We are not liable for loss arising from any delay, detention or confiscation by customs officials, police or other public authorities;
6. If the lost or undelivered Checked-In Baggage or portion of it is subsequently traced and offered for delivery to the Insured Person, the Insured Person shall refund the amount paid by Us under this Benefit in full irrespective of whether delivery of the Baggage is taken or not.

Benefit 3: Delay of Checked-in-Baggage

We will compensate the Insured a sum not exceeding the Sum Insured, for the expenses incurred for emergency purchase of basic essential items in the event that the Insured suffers a delay of Baggage of more than the number of hours as specified in the Policy Schedule/Certificate of Insurance from the scheduled arrival time at the destination for delivery of Baggage that has been checked by a Scheduled Airline for a scheduled flight.

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Special Conditions applicable to Benefit 3: Delay of Checked-in-Baggage

1. A non-delivery certificate must be obtained immediately from the airline which must be submitted to the Company in the event of a claim hereunder.
2. Any payment made to the Insured for cover under this Benefit 3 shall be offset against any claim ultimately payable by the Company for cover under Benefit 2 with respect to the same Baggage.

Benefit 4: Missed Flight Connection

We will indemnify the Insured in case of failure of the Insured to access the connecting flight as per schedule any time during the Trip, caused solely by the delay of the flight in which the Insured is travelling immediately prior to the Missed Flight for the reasons beyond the control of the Insured.

The missed connection should have occurred due to the following reasons:

1. Delay of a Scheduled Aircraft caused by Inclement Weather.
2. Delay due to a Strike by employees of Airlines scheduled to be used by the Insured Person during Your Trip.
3. Delay caused by Equipment Failure of a Scheduled Aircraft.
4. Delay caused if the Scheduled Aircraft is taken out of service due to technical reasons on the instructions of the civil aviation authority.
5. Delay of scheduled aircraft caused by an act of terrorism.

We will also pay the official cancellation charges, if any, incurred by the Insured resulting from cancellation by the Insured of the ticket in relation to the Missed Flight, and reimburse the additional cost of transportation to continue the journey originally scheduled to have been covered by the Missed Flight, provided that, such additional cost shall be in relation to the scheduled destination and not to any different destination and provided that the additional cost shall be for tickets of the same class and / or type as of the Missed Flight.

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Special Conditions applicable to Benefit 4: Missed Flight Connection

1. The Insured shall endeavour to take all timely steps to ensure avoidance of missing a flight even in case of delays of the arrival of the earlier flight.
2. In case of missing flight, when insured shall look for alternative flights to continue the scheduled journey, he / she shall ensure minimum additional cost and earliest departure in selecting the alternative flight.
3. In order to minimize the claim under this Policy, the Insured shall also take all efforts to see that the cancellation charges are either waived or reduced to the minimum level by the Common Carrier.
4. While preferring the claim, the Insured shall declare that he / she has not been compensated by the Common Carrier or any other agency concerned in connection with delay of the flight that led to the situation of missing flight. In case of any payment from the airline, the same will be deducted from any claim payable to the Insured Person.

Specific Exclusions applicable to Benefit 4: Missed Flight Connection

No claim shall be payable by Us:

- a. If the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight (Missed Flight) is less than 3 hours.
- b. Any missed connection due to above reasons which was made public or known to the Insured prior to the purchase of this Policy.
- c. For any missed connection as a result of the insured or any other person who have arranged to travel with failing to check-in in time as required by the airlines. or report in time at the place of departure of the common carrier.
- d. If the missing of the flight is the result of any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever;
- e. In case of any intimation, at least 24 hours before the departure of original flight, given to the Insured of a possible delay of the flight that might lead to missing of connecting flights.
- f. In case of any circumstances other than those directly attributable to the delay of the earlier flight beyond the control of the Insured.

Benefit 5: Compassionate Visit

In event of the Insured being Hospitalized consequent upon any Injury sustained during the period of Insurance and such Hospitalisation shall in the opinion of the Medical Practitioner attending on the Insured extend beyond a period of 5 days, we will reimburse the cost of economy class air travel/common carrier incurred by any one person of the family or any one person deputed by the family to render such special assistance from the Place of Origin or the Place of Residence of such person to the place of hospitalization of the insured person and return to the Place of Origin or Place of Residence of the person. We will also reimburse the cost towards accommodation expenses for a member of the family or any person deputed by the family to stay at the place of Hospitalization of the Insured Person. The maximum amount payable will be as specified in the Policy Schedule/Certificate of Insurance.

The benefit is payable provided that:

1. Insured shall as far as possible seek for such special assistance from any one of his/ her Family Member, either at the place of Hospitalisation or any other nearest place.
2. The company shall not be liable to pay any amount under this Cover Benefit after the Insured Person's discharge from Hospital;
3. The company shall not accept more than one claim under this Cover Benefit in respect of the Insured Person following the same Accident.

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Benefit 6: Hijacking

We will compensate the Insured a sum not exceeding the Sum Insured, in the event the flight by a Scheduled airline wherein the Insured is travelling is hijacked, and Insured has not been released before 12 hours by the hijackers.

Subject to the other terms and conditions contained in this Policy, we will pay to the Insured the specified amount for every hour up to the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance.

This benefit is available on Individual basis only.

Specific Exclusions applicable to Benefit 6: Hijacking

We will not be liable for payment of any claim arising out of, traceable to attributable to and in respect of:

1. The Insured is suspected to be either principal or accessory in the hijacking.

Benefit 7: Flight Delay

We will pay the amount as specified in the Policy Schedule/Certificate of Insurance if an Insured Person's journey on scheduled commercial airline is delayed beyond the number of hours specified in the Policy Schedule/Certificate of Insurance of its scheduled departure time.

This Benefit will be payable provided that:

- a) The Insured Person provide Us a proof from the Common Carrier of the length of the delay unless this proof is available to Us directly from a reliable source in the public domain.
- b) The delay is in excess of the Deductible from the time of scheduled departure of the Common Carrier.
- c) We will not accept more than one claim under this Benefit during the Period of Insurance.

This benefit is available on individual basis only.

Specific Exclusions application to Benefit 7: Flight Delay

We will not cover for:

- i. any delay due to a hazard which was made public or known to the Insured Person prior to the purchase of this policy or prior to booking of flight ticket
- ii. any departure which is delayed as a result of the Insured or any other person who is arranged to travel with the Insured failing to check in correctly as required by the Common Carrier.

Benefit 8: Trip Cancellation and Interruption

We will compensate the Insured if a trip is cancelled or interrupted due to one of the circumstances specified below:

- death or serious injury or sudden sickness requiring minimum 3 days of hospitalization within 5 days before the date of departure specified in the Policy Schedule/Certificate of Insurance of (a) of the Insured Person or (b) immediate Family member of the Insured Person
- Any disruptions such as mass bandhs or widespread strikes which the Insured Person could not reasonably avoid or aware in time;
- Pandemic & epidemic as declared by WHO or any appropriate government authorities occurring at and in the vicinity of any port involved in the Insured's Trip.
- Catastrophic events occurring at and in the vicinity of any port involved in the Insured's Trip which shall mean the following:
 - i. Earthquake.
 - ii. Lighting, Storm, Tempest, Typhoon, Hurricane, Inundation, Subsidence
 - iii. Landslide and rockslide
 - iv. Avalanche
 - v. Floods resulting from unseasonal rains, storm or cyclone.
 - vi. Terrorism
 - vii. Tsunami
 - viii. Volcano Eruption.

Benefits in Case of Cancellation of Trip before the scheduled departure:

We will pay this benefit up to Sum Insured as specified in the Policy Schedule/Certificate of Insurance to this Policy for trips that are cancelled before the scheduled departure date due to any of the reasons mentioned above. We will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured/Insured Person's departure date.

Benefits in Case of Interruption of Trip After the scheduled departure:

We will pay this benefit up to Sum Insured as specified in the Policy Schedule/Certificate of Insurance to this Policy for trips that have been interrupted, due to any of the reasons mentioned above. The Company will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured/Insured Person's departure date and additional transportation expenses incurred by the Insured/Insured Person.

- a) From the place that the Insured/Insured Person left the trip to the place that the Insured / Insured Person may re-join the trip;
- b) Additional transportation expenses incurred by the Insured/ Insured Person to reach the original trip destination if the Insured / Insured Person is delayed, and leaves after the trip departure date.

This Benefit will be payable provided that:

- 1. The event giving rise to a claim under this Cover Benefit must be such as to reasonably cause a journey to be cancelled or interrupted;
- 2. the benefits will not exceed the cost of economy airfare by the most direct route, less any refunds paid or payable or the insured is entitled to.
- 3. We will not be liable to reimburse any expenses under this Cover Benefit for any facts or matters of which the Insured Person was aware or should have been aware might result in the cancellation or interruption of the journey.
- 4. We will reimburse the unused and non-refundable portion of the prepaid lodging cost and/or the ticket cancellation charges (up to the maximum amount specified in the Policy Schedule/Certificate of Insurance) if the Trip is cancelled and the Insured Person is unable to undertake the Trip.
- 5. The booking should have been made in advance prior to the cancellation.

In event of any of the contingencies covered occurring either at the place of origin in the City of Residence of the Insured or at any intermediary place any time after the commencement of the Trip and before termination of the same, resulting in the interruption of the scheduled travel being part of the Trip necessitating cancellation of the Trip, immediate notice thereof shall be given by the Insured to Us.

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Benefit 9: Carrier Cancellation

The company will pay the Sum Insured as mentioned in the Policy Schedule/Certificate of Insurance if the Insured Person's booked and confirmed journey is cancelled by the common carrier within 48 hours prior to the scheduled departure by the scheduled airline.

The Benefit will be payable provided that:

- The Insured Person provide Us with a written proof from the Common Carrier of the cancellation of the journey unless this proof is available to Us directly from a reliable source in the public domain.
- Any cancellation of the journey by the Insured Person is not payable under the policy.

This benefit is available on individual basis only.

Benefit 10: Trip Liability Cover

We will indemnify the Insured reasonable and customary expenses up to Sum Insured specified in the Policy Schedule/Certificate of Insurance under this Benefit subject to deductible applicable to each claim separately, in respect of any legal liability arising out of accidental bodily injury or accidental property damage caused by the Insured in his private capacity to a third party occurring during the Trip.

In case of Individual cover, the payout will be available on individual basis and in case of Floater cover the payout will be available on floater basis.

Special Conditions applicable to Benefit 10: Trip Liability Cover

The liability of Us to indemnify the Insured under this section will be restricted to the compensation determined by the court of law or otherwise agreed and approved in advance by the Company. If the legal action is initiated against the Insured within India, Our liability would be subject to:

- 1. Written intimation provided to Us immediately on occurrence of legal liability, at the address specified in the Policy Schedule/Certificate of Insurance, and
- 2. Not incurring any defense costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without the prior written consent of the Company, which shall be entitled (but in no case obligated) at any time to take over and conduct in the name of the Insured the defense and/or settlement of any action or claim and shall be entitled at all times to receive the Insured's cooperation and assistance and to appoint lawyers on the Insured's behalf. Any and all costs and expenses incurred by Us or the lawyers appointed by Us shall be a first charge on the Sum Assured hereunder.

We will not settle any claim without written consent from the Insured, however if the Insured disagrees on available settlement recommended by Us, then Our liability will be limited to the amount for which the claim could have been settled.

Specific Exclusions applicable to Benefit 10: Trip Liability Cover

We will not be liable to make payments for the claims arising out of or traceable to:

- a) Insured's liability to any employee/employer (under contract for services)
- b) Third party property damage or bodily injury to Insured's family, co-worker or travelling companion.
- c) Professional liability arising out of Insured's profession/activities.
- d) Livestock belonging to Insured or is in custody of Insured.
- e) The ownership, possession or use of vehicles, aircrafts or watercrafts, rented to or by the insured.
- f) Any dangerous or hazardous activity, use of firearms, wilful, criminal or unlawful act, terrorism.
- g) Mental illness, Alcoholism, drug addiction or drugs (expect medically prescribed medicines).
- h) Any supply of goods or services.
- i) Any form of ownership or occupation of land or buildings, rental or holding any part of premises on rental basis.
- j) Liability under any agreement or contract.
- k) Sexual molestation, corporal punishment, or physical or mental abuse
- l) Transmission of any communicable disease by the insured.
- m) Property damage to property rented to, occupied, or used by or in the care of the insured.

Claim Settlement under Section 10: Travel Insurance

Basic documents required for all claims under Section 10: Travel Insurance includes

- Duly completed claim form
- Photo Identity Proof of the insured person
- Any other relevant document required by the Company for assessment of the claim
- NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque
- KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines.

Other documents to be submitted to claim under respective Benefits are provided below:

Benefit No	Benefits	Documents to be submitted
Benefit 1	Baggage Insurance	<ul style="list-style-type: none"> • In case of loss of Baggage, a copy of the report made to the police authorities within 24 hours of the Insured Person becoming aware of the loss. • In case of loss of Baggage, a Property Irregularity Report or other report usually issued by the carriers in the event of loss of baggage

		<ul style="list-style-type: none"> Adequate proof of ownership of Baggage valued in excess of the Indian Rupee equivalent of \$ 100 for loss / delay of Baggage. Any other document(s) that the Company requires from the Insured Person(s) to process the claim.
Benefit 2	Loss of Checked-in-Baggage	<ul style="list-style-type: none"> Copies of correspondence with airline authorities / others about loss of checked baggage, along with details of compensation received from airlines/other authorities (if any), Property Irregularity Report (obtained from airline), The Insured has to provide an undertaking in writing stating that in the event if the baggage is traced and returned to him/her, he / she will be refunding the entire claim amount settled under this policy. Flight itinerary. Any other documents as required by the Company.
Benefit 3	Delay of Checked-in-Baggage	<ul style="list-style-type: none"> Copies of travel tickets/boarding pass/baggage tags Correspondence copies with common carrier about the delay of Baggage certificate with delay and actual date and time of delivery of baggage. Original Property Irregularity Report (PIR) from airlines Details of Compensation received from Airlines If Any. Flight itinerary Policy copy Cancelled Cheque Original Bills/Receipts of medication, toiletries or clothing purchased Any other documents as required by the Company.
Benefit 4	Missed Flight Connection	<ul style="list-style-type: none"> Copies of Travel ticket and boarding pass of flight Scheduled from the first port of arrival Copies of Travel ticket and boarding pass of New flight Scheduled from the first port of arrival. Confirmation from the Common Carrier of the delayed flight along with the reasons for delay Unused ticket for the ongoing flight (Missed Flight) with an endorsement of the Common Carrier of cancellation of the same Original used ticket obtained afresh towards the alternative flight Certificate from the Common

		<p>Carrier of the Missed Flight that the fare for the part of the Trip covered by the Missed Flight is forfeited in full or in part together with the amount of forfeiture.</p> <ul style="list-style-type: none"> Original used ticket obtained afresh towards the alternative Common Carrier for the part of the journey covered by the missed Common Carrier indicating the amount paid as fare, and in which such Insured Person has travelled. Confirmation of the delay from the Common Carrier which is used for transit to the Place of Origin of the booked journey as to the scheduled ETA and the actual time of arrival at Place of Origin. Any other documents as required by the Company.
Benefit 5	Compassionate Visit	<ul style="list-style-type: none"> Report from the treating doctor describing the nature and extent of injury and advising the requirement of support from family or any person deputed by the family. Copy of the ticket Copy of the receipt for accommodation Any other documents as required by the Company.
Benefit 6	Hijacking	<ul style="list-style-type: none"> Cancelled cheque Copies of Travel ticket and boarding pass Correspondence copies with common carrier about the event Self-Declaration and statement of event in writing Statements of the witnesses Any other document as may be appropriately applicable for the claims
Benefit 7	Flight Delay	<ul style="list-style-type: none"> Copy of ticket & boarding pass Certificate from the Common Carrier confirming the delay and detailing the circumstances of delay. (Mandatory) Copies of correspondence with airline authorities certifying the delay, along with details of compensation received from airlines / other authorities (if any). Any other documents as required by the Company.
Benefit 8	Trip Cancellation and Interruption	<ul style="list-style-type: none"> Confirmation of cancellation of and Interruption the Trip detailing the circumstances of cancellation; Original ticket issued by the Common Carrier indicating the cost the ticket and receipt for the refund of the fare of the Common Carrier towards the cancelled portion of the Trip, the cancellation charges retained; Original bill and a receipt /

		<p>letter obtained from the hotel and / or guest house and / or any other paid residential accommodation (available for fee) indicating the amount paid for the accommodation, the refund given and the cancellation charges retained, wherever such accommodation has been arranged at the place of cancellation of the Trip;</p> <ul style="list-style-type: none"> • Ticket issued by the Common Carrier in original for return journey from the place of cancellation to the City of Residence or Place of Origin of the Insured which indicate the cost of the tickets together with the receipts for the refunds obtained towards the unfulfilled portion of the Trip. • In case the cancellation of the Trip shall result because of personal contingencies covered hereunder or a decision taken at the instance of the Insured arising out of the contingencies namely earthquake, storm, flood, inundation, cyclone, tempest & terrorism, the duly completed claims form to be accompanied by: <ul style="list-style-type: none"> a) A declaration from the Insured furnishing the circumstances that compelled him / her to cancel the Trip; b) Medical evidence as may be required by the Third Party Administrator in case of the cancellation of the Trip arising out of personal contingencies of the Insured or his / her Immediate Family; c) Receipt for the refund of the fare of the Common Carrier towards the cancelled portion of the Trip indicating the cancellation charges retained; d) Receipt / letter obtained from the hotel and / or guest house and / or any other residential accommodation (available for a fee) indicating the cancellation charges retained, wherever such accommodation has been arranged at the place of cancellation of the Trip; e) Used ticket issued by the Common Carrier or boarding pass, as the case may be, in original for return journey from the place of cancellation to the City of Residence or Place of Origin of the Insured together with the receipts for the refunds obtained towards the unfulfilled portion of the Trip. f) And any other document as may be appropriately
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		applicable for the claims preferred under this section of the Policy
Benefit 9	Carrier Cancellation	<ul style="list-style-type: none"> • Confirmation from the Common Carrier of the cancellation of flight along with the reasons for cancellation. • Any other documents as required by the Company.
Benefit 10	Trip Liability Cover	<ul style="list-style-type: none"> • Original Travel ticket and boarding pass • Self-Declaration and statement of event in writing • Statements of the witnesses • Legal notice/summons or any other documents relevant to incident • Any other document as may be appropriately applicable for the claims

Specific Exclusions applicable to Section 10: Travel Insurance

1. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
2. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person
 - o from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide;
 - o whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
 - o whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.
 - o arising or resulting from the Insured Person committing any breach of law with criminal intent.
3. 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 from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
 - b. Nuclear weapons material
 - c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- d. Nuclear, chemical and biological terrorism
4. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.
5. If the insured is aware of any circumstances that could reasonably be expected to give rise to a claim.
6. Liability arising out of suicide, attempted suicide or wilful self-inflicted injury or illness, venereal disease except HIV/AIDS, alcoholism, drunkenness or the use/abuse of drugs.
7. Liability arising out of from the Insured person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

8. Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance, except relating to Benefit 7: Flight Delay.
9. Claims increased by the Insured Person's own act or omission.
10. Liability arising out of accidents to the journey through two wheeled motorised vehicles.
11. Liability arising out of journey by the Insured Person through one's own motor vehicle.
12. Liability arising out of journey where the Insured Person is driving the common carrier.
13. Liability arising out of Insured engaging in any criminal or illegal act.
14. Deliberate exposure to exceptional danger (except in an attempt to save human life).
15. Liability arising out of any loss or damage due to insured being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.
16. Any treatment related to alcoholism or drug dependency.
17. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion.
18. Act of Terrorism by the Insured or which is abetted by the Insured in any manner.
19. Participation in any adventure sports or hazardous activities.

SECTION 11 – PERSONAL ACCIDENT COVER

Benefit 1: Accidental Death (AD)

We will pay the Sum Insured as specified against this Benefit in Policy Schedule/ Certificate of Insurance, if the Insured Person dies solely and directly due to an Injury sustained in an Accident which occurs during the Period of Cover. Provided that,

- The Insured Person's death occurs within 12 months from the date of that Accident.

Once a Claim has been accepted and paid under this Benefit then this Policy will automatically terminate in respect of that Insured Person.

This benefit is available on individual basis only.

Benefit 2: Permanent Total Disablement (PTD)

We will pay the Sum Insured as specified against this Benefit in Policy Schedule/ Certificate of Insurance, if the Insured Person suffers Permanent Total Disablement of the nature specified below, solely and directly due to an Accident which occurs during the Period of Cover. Provided that,

- The Permanent Total Disablement occurs within 12 months from the date of that Accident.
- The Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured Person from engaging in any employment or occupation of any description whatsoever.

Sr. No	Nature of the Permanent Total Disablement
1	Loss of use of both eyes; OR
2	Loss of use of / physical separation of two entire hands; OR
3	Loss of use of / physical separation of two entire feet; OR
4	Loss of use of / physical separation of two entire hands and two entire feet; OR
5	Loss of use of one eye AND Loss of use of / physical separation of one entire hand; OR
6	Loss of use of one eye AND Loss of use of / physical separation of one entire foot; OR
7	Loss of use of two hands; OR
8	Loss of use of two feet; OR
9	Loss of use of one hand and Loss of use of one foot; OR
10	Loss of use of one eye AND Loss of use of one hand; OR
11	Loss of use of one eye AND Loss of use of one foot;

We will only accept one claim under this Benefit in the lifetime of the

Insured Person. On the acceptance of a claim under this Benefit, all cover under this Benefit in respect of the Insured Person shall immediately and automatically cease but insurance cover under any other applicable Benefits under this Policy whether in the present Period of Cover or any subsequent Period of Cover shall continue subject to the availability of the Sum Insured and the terms, conditions and exclusions of the Policy.

This benefit is available on individual basis only.

Benefit 3: Permanent Partial Disablement (PPD)

We will pay the percentage of the Sum Insured as specified against this Benefit in Policy Schedule/ Certificate of Insurance, if the Insured Person suffers Permanent Partial Disablement of the nature specified below, solely and directly due to an Accident which occurs during the Period of Cover. Provided that,

- The Permanent Partial Disablement occurs within 12 months of the date of that Accident.

The maximum amount payable in respect of multiple nature of disablement (more than 100%) would be restricted to Sum Insured opted by the Insured for this Benefit as mentioned in the Policy Schedule/ Certificate of Insurance.

Sr. No.	Nature of the Permanent Partial Disablement	% of Sum Insured payable
1	Loss of Use / Physical Separation -	
	one entire hand	50
	One entire foot	50
	Loss of Use of one eye	50
	Loss of toes – all	20
	Great both phalanges	5
	Great – one phalanx	2
	Other than great if more than one toe lost each	1
2	Loss of Use of both ears	50
3	Loss of Use of one ear	20
4	Loss of four fingers and thumb of one hand	40
5	Loss of four fingers	35
6	Loss of thumb -	
	Both phalanges	25
	One phalanx	10
7	Loss of Index finger -	
	Three phalanges	10
	Two phalanges	8
	One phalanx	4
8	Loss of middle finger -	
	Three phalanges	6
	Two phalanges	4
	One phalanx	2
9	Loss of ring finger -	
	Three phalanges	5
	Two phalanges	4
	One phalanx	2
10	Loss of little finger -	
	Three phalanges	4
	Two phalanges	3
	One phalanx	2
11	Loss of metacarpus -	
	First or second (additional)	3
	Third, fourth or fifth (additional)	2

This benefit is available on individual basis only.

Benefit 4: Temporary Total Disablement (TTD)

If the Insured Person sustains an Injury in an Accident which occurs during the Period of Cover and which completely incapacitates the Insured Person from engaging in any employment or occupation of any description whatsoever which the Insured Person was capable of performing at the time of that Accident, We will pay the weekly benefit specified in the Policy Schedule/ Certificate of Insurance for each week or part thereof for which the Temporary Total Disablement continues. Provided that,

- We will not make payment for more than the number of weeks as specified in the Policy Schedule/ Certificate of Insurance.
- The Temporary Total Disablement is certified in writing by a Medical Practitioner to have commenced within 30 days from the date of that Accident.

This benefit is available on individual basis only.

Benefit 5: Common Carrier - Accidental Death (AD)

In case of the death of the Insured Person due to an Accident which occurs during the Period of Cover while travelling in a Common Carrier as specified in the Policy Schedule/ Certificate of Insurance, then we will pay the amount as specified against this Benefit in Policy Schedule/ Certificate of Insurance, provided that the Insured Person's death in accordance with Benefit 1 of Section 11 occurs within 12 months from the date of that Accident.

This cover will be in addition to the Sum Insured mentioned for Section 11 (Benefit 1) Accidental Death Benefit.

Once a Claim has been accepted and paid under this Benefit then this Policy will automatically terminate in respect of that Insured Person.

This benefit is available on individual basis only.

Benefit 6: Common Carrier - Permanent Total Disablement (PTD)

In case of the Permanent Total Disablement of the Insured Person due to an Accident which occurs during the Period of Cover while travelling in a Common Carrier as specified in the Policy Schedule/ Certificate of Insurance, then we will pay the amount as specified against this Benefit in Policy Schedule/ Certificate of Insurance, provided that the Insured Person's Permanent Total Disablement in accordance with Benefit 2 of Section 11 occurs within 12 months from the date of that Accident.

This cover will be in addition to the Sum Insured mentioned for Section 11 (Benefit 2) Permanent Total Disablement (PTD) Benefit.

We will only accept one claim under this Benefit in the lifetime of the Insured Person. On the acceptance of a claim under this Benefit, all cover under this Benefit in respect of the Insured Person shall immediately and automatically cease but insurance cover under any other applicable Benefits under this Policy whether in the present Period of Cover or any subsequent Period of Cover shall continue subject to the availability of the Sum Insured and the terms, conditions and exclusions of the Policy.

This benefit is available on individual basis only.

Benefit 7: Adventure Sports – Accident Cover

The coverage under this Benefit will be limited to the following covers of Section 11 (Personal Accident cover);

- Benefit 1: Accidental Death (AD)
- Benefit 2: Permanent Total Disablement (PTD) and;
- Benefit 3: Permanent Partial Disablement (PPD)

for the illness or injury or death occurring due to participation of the Insured Person in Adventure Sports.

We will pay up to the Sum Insured for the respective covers, as mentioned in the Policy Schedule/Certificate of Insurance provided that:

- Insured Person participates in a non-professional capacity and under the supervision of trained professional; and
- Insured Person shall follow/adhere to all safety measures and guidelines laid down by the instructors/trainers/ Coaches/ the organization conducting the adventure sports while engaged in the adventure sports.

This Benefit will be available only if one or more benefits amongst Benefit 1/Benefit 2/ Benefit 3 under Section 11 is/are opted by the Insured and is mentioned in the Policy Schedule/Certificate of Insurance.

This benefit is available on individual basis only.

For the purpose of this cover, Exclusion 7 of Section 11 stands deleted.

Specific Exclusions applicable to Benefit 7: Adventure Sports - Accident Cover

In addition to the Specific Exclusions mentioned in Section 11 (Personal Accident Cover), we will not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person for the following:

1. Certain Medical Condition or Treatments: Whilst being under any medication or treatment which slows down response and alertness

or makes the insured person unfit for participating in such sports

2. Against medical or expert advice: Participation against Medical Advice or against the advice of the professional instructor or any representative of the Adventure Sport Centre or Organiser.
3. Instruction: Insured Person going against instructions, guidelines or rules of participation issued by the Adventure Sport Centre or Organiser
4. Professional participation: Any participation in a semi-professional or professional capacity.
5. Pre-Existing Injury: If the Insured is suffering from a Pre-Existing Injury that limits their participation in the selected Adventure Sports.
6. Pregnant Women: If the Insured is already pregnant as on the date when the Insured undertook participation.
7. Weather Conditions: If there is a public weather advice or prevailing weather conditions which are not suitable for undertaking participation in such activities.
8. Within 2 weeks of hospitalisation: Participation in any Adventure Sports within 2 weeks or before the end of recouping period as per the advice by the attending Physician, whichever is maximum.
9. Swimming: Participation in any water-based Adventure Sports without knowledge of swimming by the Insured.
10. Unguided Participation or Untrained Guides: Participation in any Adventure Sports which is undertaken without direct supervision of a professionally trained guide for that specific Adventure Sports.
11. Uncertified Centres / Organisers: Participation in any Adventure Sports which is undertaken at a Centre or under an Organiser who do not have required certifications as per the rules of the prevailing Jurisdiction or internationally accepted norms.

Special Conditions Applicable For Multiple Claims

Claim amount payable under more than one of the below mentioned Benefits:

- Benefit 1 (Accidental Death)
- Benefit 2 (Permanent Total Disablement (PTD))
- Benefit 3 (Permanent Partial Disablement (PPD))

are subject to the following:

- (i) No compensation would be payable under more than one Benefit pertaining to the same disablement.
- (ii) In calculating the amount available to the Insured person under any of these covers/benefits, We shall deduct the amount previously paid/utilized for any of these covers/benefits from the Sum Insured of the cover/benefit under which the Claim has been lodged.
- (iii) Maximum amount payable would be the Sum Insured of the respective cover/benefit.

Specific Exclusions Applicable to Section 11 (Personal Accident Cover) and Section 7 (Credit Protection)

We shall not be liable to make any payment for any claim under Section 11 and Section 7 of this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Any Hospitalization consequent to any condition arising from or traceable to any disease of the organs of generation, malignant disease of mammary gland, pregnancy, childbirth, abortion or miscarriage or any complications and/or sequels arising from the foregoing.
2. Disease, Injury, death or disablement directly or indirectly due to war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other end's invasion, act of foreign enemy hostilities or civil commotion or rebellion, military, naval or air service or breach of law, hunting, steeple chasing, revolution, insurrection, mutiny, engaging in aviation other than as a passenger (fare paying or otherwise) in any licensed standard type of aircraft.

[Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a Scheduled Airline or whether such an aircraft has a single engine or multiengine;]

3. Circumcision or strictures, vaccination, inoculation, sex change, beauty treatment of any description, intentional self-injury, dissipation, general debility, "run down" conditions and "general overhaul", intemperance, use of intoxicating drugs, liquors or any diseases, Injury, death or disablement directly or indirectly due to any one or more of them.
4. Any Injury present prior to the commencement of Period of Cover, whether or not if the same has been treated, or for which Medical Advice, diagnosis, care or treatment has been sought before the commencement of this Policy. Any Illness, complication or ailment arising out of or connected to such Injury.
5. Payment of compensation in respect of death, disablement (whether of a permanent nature or of a temporary nature), Injury, disease, Illness, Hospitalization of Insured Person
 - i. from intentional self-injury, suicide or attempted suicide;
 - ii. whilst under the influence of intoxicating liquor or drugs;
 - iii. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world

[Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a Scheduled Airline or whether such an aircraft has a single engine or multiengine;]
 - iv. directly or indirectly caused by venereal disease except HIV/AIDS;
 - v. arising or resulting from the Insured Person committing any breach of law.
6. Payment of compensation in respect of death, disablement (whether of a permanent nature or of a temporary nature), of Insured Person from participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured Person is untrained, unless specifically covered under the Policy.
7. Payment of compensation in respect of Injury, disease, Illness, Hospitalization of Insured Person from participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured Person is untrained, unless specifically covered under the Policy.
8. Arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, nuclear weapon materials or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission or nuclear fusion.
9. Death, disablement (whether of a permanent nature or of a temporary nature), Injury, disease, Illness, Hospitalization of Insured Person resulting directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of Nuclear, Chemical, Biological Terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - i. For the purpose of this exclusion "Nuclear, Chemical, Biological Terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or

government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

- ii. "Chemical" agent shall mean any compound, which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants, or material property.
- iii. "Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause Illness and/or death in humans, animals or plants.

Claims Documents for Section 11: Personal Accident Cover

Basic documents required for all Claims:

- (i) Photo Identity Proof (Any one) - Voter ID, Passport, PAN Card, Driving License, Ration Card, Aadhar, or any other proof accepted by the KYC norms as approved by the Company and which is admissible in court of law
- (ii) Duly completed and signed Claim form in original as prescribed by Us.
- (iii) Copy of FIR (if done)/ Panchnama (if done)/Police Inquest Report (if done) duly attested by the concerned Police Station;
- (iv) Copy of Medico Legal Certificate (if conducted) duly attested by the concerned Hospital;

Benefit No	Benefits	Documents to be submitted
Benefit 1	Accidental Death (AD)	<ul style="list-style-type: none"> • Attested Copy of Death certificate issued by the office of Registrar of Birth & Deaths; • Death summary issued by a Hospital; • Attested Copy of Post Mortem Report (if conducted); • Copies of Medical records (if available), investigation reports (if available), if admitted to hospital • Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased. • Certificate, if applicable, from the Bank/Financial Institution stating the amortization schedule, the EMI Amounts, Principal Outstanding, etc.
Benefit 2,3,4	Benefit 2: Permanent Total Disablement (PTD) Benefit 3: Permanent Partial Disablement (PPD) Benefit 4: Temporary Total Disablement (TTD)	<ul style="list-style-type: none"> • Original treating Medical Practitioner's certificate describing the disablement; • Original Discharge summary from the Hospital; • Photograph of the Insured Person reflecting the disablement; • Prescriptions and consultation papers of the treatment; Disability certificate issued by civil surgeon or equivalent appointed by the District/State or Government Board. • Copies of Medical records (if available), investigation reports (if available), if admitted to hospital. • Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable • Leave/Absence Certificate from Employer (If Employed) – For

		<p>TTD Claims</p> <ul style="list-style-type: none"> • Medical Practitioner's certificate confirming the Injury and advising rest/ unfit to work for specified number of days – For TTD Claims • Fitness Certificate – For TTD Claims
Benefit 5	Common Carrier-Accidental Death (AD)	<ul style="list-style-type: none"> • List of documents as enumerated under Accidental Death • Proof of Travel (Ticket or boarding pass)
Benefit 6	Common Carrier-Permanent Total Disablement (PTD)	<ul style="list-style-type: none"> • List of documents as enumerated under PTD • Proof of Travel (Ticket or boarding pass)
Benefit 7	Adventure Sports– Accident Cover	<ul style="list-style-type: none"> • Copy of address proof (Ration card or electricity bill copy). • Attested copy of Death Certificate. • Burial Certificate (wherever applicable). • Attested copy of Statement of Witness, if any lodged with police authorities. • Attested of FIR / Panchanama / Inquest Panchanama. • Attested copy of Post Mortem Report (only if conducted). • Attested copy of Viscera report if any (Only if Post Mortem is conducted). • Claim form with NEFT details • Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook • Any other documents as required by the Company

SECTION 12 - COLLISION DAMAGE WAIVER

We will cover the following, up to the Per Occurrence and Annual Aggregate limits listed.

1. Physical damage - We will pay for losses to the rental vehicle You incur during a covered rental trip, caused by physical damage.

We will pay for losses up to the lesser of:

- The Deductible amount of any other insurance; or
- Per Occurrence Limit as mentioned in the Policy Schedule/Certificate of Insurance.

2. Additional Benefits - We will pay the insured for the following charges he becomes responsible for during a covered rental trip:

- We will pay no more than the per day daily rental rate of the Rental Vehicle, not to exceed the Annual Aggregate Limit as mentioned in the Policy Schedule/ Certificate of Insurance per Policy Period, for “loss of use”, while the rental vehicle is being repaired;
- Any charges, up to the amount as mentioned in the Policy Schedule/ Certificate of Insurance during Period, for towing the rental vehicle to the nearest authorized repair shop assigned by the rental company;
- Any drop off charges up to amount as mentioned in the Policy Schedule/ Certificate of Insurance during the Policy Period in the event You are hospitalized, following an accident, and are unable to return the Rental Vehicle to the nearest rental company location.

This benefit is available on individual basis only.

Special Conditions Applicable to Section 12: Collision Damage Waiver

To be eligible for claim under this Benefit, the following needs to be present or to have occurred:

1. The Rental Vehicle must have a valid and sufficient motor insurance (covering both Own Damage as well as Third Party Liability) and complying fully with the local regulations
2. Insured must comply with all terms and conditions by which Cardholders' Eligible Card(s) is/are issued.
3. Insured must submit evidence to Insurer that rental charges were paid from Insured's Card/Bank Account/Digital Wallet.
4. Claims will not be paid for expenses if they are assumed, waived or paid by the rental company or its insurers.
5. Expenses reimbursed by Your employer's Insurer will not be paid.
6. In any action, suit or other proceedings where we allege applicable, any loss or damage is not covered by this policy, the burden of proving that such loss or damage is covered shall be on You.
7. For each of the Benefits, regardless of the number of claims made individually or in aggregate, Insurer will pay up to the maximum amount Per Occurrence and per Annual Aggregate as shown on this policy
8. The Benefits provided by this Policy are in excess; this means that if, at the time of occurrence, You have other valid and collectible insurance - such as, but not limited to, homeowner's, contents', renter's, health, travel, accident or medical insurance – this Policy will only cover that amount not covered by such other insurance, up to the limits of the specific Benefit as shown in the terms and conditions.
9. We have no duty to provide Benefit under this Policy unless there has been full compliance with the duties that are detailed in each Policy Benefit.

Specific Exclusions Applicable to Section 12: Collision Damage Waiver

This benefit does not provide coverage for any of the following:

1. Other than those listed in Coverage of this Benefit;
2. Loss that does not occur during the Policy Period and a covered rental trip;
3. Losses arising out of the use of the Rental Vehicle outside of the coverage territory of this policy;
4. Loss arising from Bodily Injury or property damage to a third party;
5. Loss due to depreciation and diminishment of value of the rental vehicle;
6. Loss or damage to any equipment that is not permanently installed in or on the rental vehicle;
7. Loss or Damage to Your contents in the Rental Vehicle;
8. Loss from stains or other damage to the upholstery or carpet of the rental vehicle, unless the result of a covered loss;
9. Loss or Damage occurring to special type rental vehicles;
10. Losses or Damage arising out of commercial use of the Rental Vehicle;
11. Arising from any damage to property transported by You or in Your care, custody or control;
12. Loss or damage resulting from operation of the Rental Vehicle by any person other than authorized drivers specified in the Rental Agreement;
13. Loss or Damage to rental vehicles for which a Rental Agreement was not signed by You;
14. Loss or damage resulting from Your driving under the influence of alcohol, illegal drugs, narcotics, or, medicines not prescribed by a medical professional;
15. Loss or damage resulting from Your driving against medical advice;
16. Loss or damage arising out of the operation of the rental vehicle in violation of the terms of the Rental Agreement;

17. Loss or damage resulting from Your driving without a valid driving license;
18. Loss or damage to the rental vehicle as a result of its fuel tank being filled with the incorrect fuel type;
19. Loss or damage caused in whole or part from carrying more than the permitted number of passengers in the Rental Vehicle;
20. Loss or damage occurring while the rental vehicle is being towed;
21. Loss or damage arising from Your operation of automobiles or other vehicles which are not rental vehicles;
22. Loss or damage arising out of the use of the rental vehicle in, or training for, racing competitions, trials, rallies or speed testing;
23. Bodily Injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
24. Loss or damage occurring while driving off public roads and /or any unpaved roads;
25. Loss or damage caused to Rental Vehicle tires;
26. Loss or damage due to natural catastrophe, an atmospheric or climatic conditions, water, wear and tear, gradual deterioration, manufacturing defects, mechanical or electrical breakdowns, or inherent vice or vermin or insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs;
27. Loss or damage due to, or related to, a nuclear, biological or chemical event;
28. Loss or damage due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, riots, strikes, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind;
29. Loss arising out of any fraudulent, dishonest or criminal act committed by You, or anyone with whom You colluded;
30. Loss caused by You, or Your relatives', illegal acts;
31. Loss that You, or Your relatives have intentionally caused;
32. Benefits payable under any uninsured or underinsured motorist law, first party benefit or no-fault law, or law similar to the foregoing in any country or territory;
33. Fines, penalties exemplary or punitive damages or any other type or kind of judgment or award which does not compensate the party benefiting from the award or judgment for any actual loss or damage sustained;
34. Any obligation for which You may be held liable under any Workers Compensation Act, disability benefits or unemployment law or any similar law.

Duties of Insured after Loss

In the event of a covered loss, You shall:

- Contact us at the contact details above, within 24 hours of Your discovery of a loss;
- File a FIR within 24 hours of discovering the loss;
- Allow us to survey Your rental vehicle, if required, if it is still in Your possession;
- Complete, sign and return the claim form to us with all the supportive documents, within 30 days of making the original claim;
- Not settle, reject, negotiate or agree to pay any claim without our written permission;
- Cooperate with us in investigating, evaluating and settling a claim.

Claim Documents for Section 12: Collision Damage Waiver

- An official FIR;
- A repair estimates and itemized repair bill; and
- Documentation to prove that the rental charges were paid through the Card/Bank Account/Digital Wallet;

- Insured Person original rental agreement;
- A front and back copy of the driver's license of the person driving the rental vehicle involved in the accident, if applicable; and
- All other relevant documents we may ask You to provide.
- Final Settlement Report or Survey Report of the primary Insurer.
- Other Insurance details, if any

SECTION 13 - MISFUELLING

We will pay for the following expenses after a Misfuelling Event that would reasonably be believed to damage insured Motor Vehicle's engine subject to the fuel cost being paid by the Card/Bank Account/Digital Wallet:

1. Towing: We will reimburse, You for the costs of towing Your Motor Vehicle from the place the Misfuelling event occurred to the nearest Repair Shop which shall not exceed 50 kilometers.
2. Taxi Fare: We will reimburse You for the cost of taxi fare to get from the Repair Shop to Your place of residence or an alternative destination which shall be within the same city of Your place of residence, after a Misfuelling event.
3. Drainage and Disposal: We will reimburse You for the costs You incur to have Your Motor Vehicle fuel tank drained and cleaned by a Repair Shop and have the waste fuel properly disposed of by the Repair Shop.
4. Replacement Vehicle: We will reimburse You for the costs of renting a Replacement Vehicle while Your Motor Vehicle is at a Repair Shop.

We will cover the above, up to the Per Occurrence and Annual Aggregate Limit listed as mentioned in the Policy Schedule/Certificate of Insurance. In addition, every claim will be subject to Sub-limits as mentioned in the Policy Schedule/Certificate of Insurance.

This benefit is available on individual basis only.

Special Conditions Applicable to Section 13: Misfuelling

1. The Vehicle should be registered in the name of the Insured.
2. Insured has a Valid Insurance for the Vehicle
3. The Vehicle must be registered as a Private Vehicle.

Specific Exclusions Applicable to Section 13: Misfuelling

This benefit does not provide coverage for any of the following:

1. Losses that do not occur during the Policy Period;
2. Monetary losses other than the expenses related to the resolution of the Misfuelling Event;
3. The cost of replacement fuel;
4. Consequential loss of any kind;
5. Claims resulting from any fraudulent or intentional act by You or a Family Member;
6. Damage to the Motor Vehicle resulting from the Misfuelling Event or any other mechanical breakdown;
7. Any claim caused by or related to substances, other than Motor Vehicle fuel, entering the Motor Vehicle's fuel tank;
8. Commercial Motor Vehicles including delivery Motor Vehicles, taxis, industrial or agricultural Motor Vehicles and Motor Vehicles used for competition sport;
9. Vehicles which are no longer in accordance with the original manufacturer specifications, unless the modification was done by a certified representative recognized as such by the manufacturer;
10. Losses which are covered under any other insurance policy or roadside assistance cover;
11. Any expense other than those mentioned in the coverage.

Duties of Insured After Loss

1. Call Us within 24 hours of the Misfuelling Event
2. Complete, sign and return any claims forms issued by Us within 15 days of making the original claim

Claim Documents for Section 13 : Misfuelling

- Copies of any invoices, receipts, Repair Shop reports received in connection with a covered loss, or
- Any other relevant documents We may request.

SECTION 14 – BAGGAGE COVER

In consideration of the Insured named in the Schedule hereto having paid to the Company the full premium mentioned in the said Schedule, the Company will indemnify the Insured and/or the Insured's Employee in respect of the Accidental loss of, destruction of or damage caused to personal baggage accompanying the Insured and/or the Insured's Employee and for which the Insured and/or the Insured's Employee is responsible whilst traveling anywhere in India or worldwide as specified in the Policy Schedule/ Certificate of Insurance for the purpose of the Business.

Basis of Loss Settlement

- a. Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost then, the Company will indemnify the Insured up to the Sum Insured in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event.
- b. In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement costs up to the Sum Insured.

Specific Exclusions Applicable to Section 14: Baggage Cover

The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, gramophone records, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance by which such baggage is conveyed by the Insured or the Insured's Employee .
2. Loss, destruction or damage caused by mechanical or electrical derangement / breakdown of any article unless caused by external Accidental means.
3. Loss, destruction or damage caused by over winding and denting or internal damage of watches and clocks.
4. Loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected.
5. Loss or damage caused by moth, vermin or mildew.
6. loss of or damage to jewellery or Valuables
7. Loss, destruction or damage caused by or arising from the leakage, spilling or exploding of liquids, oils or materials of a like nature or articles of dangerous or damaging nature.
8. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
9. Loss destruction or damage to articles of consumable and perishable nature.
10. Loose articles such as sticks, umbrellas, sun shades, fans, deck chairs, property in use on the voyage and or journey, or articles whilst being worn on the person or carried about.
11. Loss or damage to any electrical machine, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from overrunning, excessive pressure, short circuiting, arcing, heating or leakage of electricity from whatever cause (lightning included).
12. Loss or damage whilst being conveyed by any carrier under contract of affreightment.
13. Any tour or travel undertaken within the municipal limits of the village, town or city wherein the Insured and/ or Insured's Employee works

Claim Documents for Section 14: Baggage Cover

- In case of loss of Baggage, a copy of the report made to the police authorities within 24 hours of the Insured Person becoming aware of the loss.

- In case of loss of Baggage, a Property Irregularity Report or other report usually issued by the carriers in the event of loss of baggage.
- Adequate proof of ownership of Baggage valued in excess of the Indian Rupee equivalent of \$ 100 for loss / delay of Baggage.
- Any other document(s) that the Company requires from the Insured Person(s) to process the claim.

SECTION 15 – VALUE ADDED SERVICES

Benefit 1: 24/7 Card Blocking Service

We shall facilitate the blocking of all Cards registered with Us on reporting of the Loss of Card or on reporting any fraudulent/unauthorized transaction on Card/ Wallet by the Insured, subject to availability of relevant information pertaining to the same with Emergency Assistance Service Provider appointed by Us. We shall provide this assistance service to Insured on a best effort basis. We shall take due care in appointment of the service provider and shall remain liable for any civil or criminal liability arising out of failure to provide such service. The geographical scope of this service shall be specified in the Policy Schedule/Certificate of Insurance.

24/7 Card Blocking Service will be available only if one or more cover/s from any of the Sections mentioned below is/are opted by the insured:

- Benefit 1 under Section 1: Fraud Protection
- Benefit 1 and Benefit 3 under Section 2: Wallet Protection
- Section 5: ATM Protection
- Section 10: Travel Insurance
- Section 14: Baggage Cover

Benefit 2: Assistance Service for Mobile Phone

We shall facilitate the insured for the following in case his mobile phone is lost or stolen:

- **SIM Card Blocking:** We shall facilitate the blocking of SIM Cards on reporting stolen or lost mobile phone/SIM Card belonging to the Insured, subject to availability of relevant information pertaining to the same with Emergency Assistance Service Provider appointed by Us. In the event that the Emergency Assistance Service Provider requires the Insured Person to be on call with the Telecom Service Provider to block the SIM Card, the Emergency Assistance Service Provider will conference the Telecom Service Provider with the Insured to facilitate blocking of the SIM Card.

In order to give a request to block the SIM Card, the Insured mobile number and Service Provider should be registered with Us. In Case the Insured Person has not registered particular details, we would attempt to block the SIM Card, with the help of the details provided by the Insured Person on a best effort basis

- **IMEI Registration Service:** If the insured register his/her mobile phone's International Mobile Station Equipment Identity (IMEI) number with us, we shall hold it safe, should he/she ever need these details.

Assistance Service for Mobile Phone will be available only if one or more cover/s from any of the Sections mentioned below is/are opted by the insured:

- Benefit 1 under Section 1: Fraud Protection
- Benefit 1 and Benefit 3 under Section 2: Wallet Protection
- Benefit 4 under Section 3: Mobile Phone Protection
- Section 5: ATM Protection
- Section 10: Travel Insurance
- Section 14: Baggage Cover

Benefit 3: Emergency Hotel Assistance – India and abroad

We shall facilitate the Insured Person for emergency hotel assistance services while travelling out of his registered city of residence.

The emergency hotel assistance services shall be made available to the Insured Person at the sole discretion of Emergency Assistance Service Provider/ Company and subject to the Insured Person consenting to Emergency Assistance Service Provider/ Company making such enquiries as may be deemed necessary in the sole discretion of

Emergency Assistance Service Provider/ Company, in order to assess the assistance sought to be availed of by the Insured Person.

Emergency Hotel Assistance – India and abroad will be available only if one or more cover/s from any of the Sections mentioned below is/are opted by the insured:

- Benefit 1 under Section 1: Fraud Protection
- Benefit 1 and Benefit 3 under Section 2: Wallet Protection
- Section 5: ATM Protection
- Section 10: Travel Insurance
- Section 14: Baggage Cover

Benefit 4: Emergency Travel Assistance - India and abroad

We shall facilitate the Insured Person for emergency travel assistance while travelling out of his registered city of residence.

The emergency travel assistance services shall be made available to the Insured Person at the sole discretion of Emergency Assistance Service Provider/ Company and subject to the Insured Person consenting to Emergency Assistance Service Provider/ Company making such enquiries as may be deemed necessary in the sole discretion of Emergency Assistance Service Provider/ Company, in order to assess the assistance sought to be availed of by the Insured Person.

Emergency Travel Assistance – India and abroad will be available only if one or more cover/s from any of the Sections mentioned below is/are opted by the insured:

- Benefit 1 under Section 1: Fraud Protection
- Benefit 1 and Benefit 3 under Section 2: Wallet Protection
- Section 5: ATM Protection
- Section 10: Travel Insurance
- Section 14: Baggage Cover

Benefit 5: Emergency Cash Assistance

We shall facilitate the Insured Person for emergency cash assistance services while travelling out of his registered city of residence.

The emergency cash assistance services shall be made available to the Insured Person at the sole discretion of Emergency Assistance Service Provider / Company and subject to the Insured Person consenting to Emergency Assistance Service Provider / Company making such enquiries as may be deemed necessary in the sole discretion of Emergency Assistance Service Provider / Company, in order to assess the assistance sought to be availed of by the Insured Person. The Emergency Assistance Service Provider shall co-ordinate with the Insured Person's relatives in his Country of Residence to provide emergency cash assistance to the Insured Person as per his requirement, but not exceeding the limit specified in the Policy Schedule/Certificate of Insurance.

No claim shall be admitted under the Policy unless a complaint is lodged with the police authorities and copy of such complaint/ first information report is furnished to the Company. Further no claim shall be payable under this Benefit for need arising after return of the Insured to the Country of Residence of the Insured.

Emergency Cash Assistance will be available only if one or more cover/s from any of the Sections mentioned below is/are opted by the insured:

- Benefit 1 under Section 1: Fraud Protection
- Benefit 1 and Benefit 3 under Section 2: Wallet Protection
- Section 5: ATM Protection
- Section 10: Travel Insurance
- Section 14: Baggage Cover

Benefit 6: Road Side Assistance (Within India)

The Company hereby undertakes to provide the Insured, upon his request the following emergency assistance services during the Policy Period through its network garages or service providers, provided that (i) the services are requested to be provided in an area where the Company has its presence through its network garages or through the network of its service providers; and (ii) The Company shall be liable for only up to four emergency assistance services claims during the Policy Period:

- 1. Towing due to an accident or breakdown:** In the event of the insured vehicle being immobilized or rendered unfit for the purpose of driving on the road, the Company shall arrange for appropriate towing services to the nearest garage within a radius of 50 kms from the location of the breakdown/accident, provided always that any charges for towing the insured vehicle for a distance beyond the aforesaid limit shall be borne by the Insured.
- 2. Battery jump start:** In the event of the insured vehicle being immobilized due to a run-down battery, the Company shall arrange for a vehicle technician to jump start the insured vehicle with appropriate means, provided always that any cost of charging/ replacement of battery shall be borne by the Insured and the Company shall only be liable for all labour and conveyance costs, towards battery jump start assistance under this Endorsement.
- 3. Arrangement/ Supply of fuel:** In the event of the insured vehicle being immobilized due to emptying of its fuel tank, the Company shall arrange for supply of up to five liters of fuel, at the location of the breakdown, provided always that all actual fuel costs shall be borne by the Insured and the Company shall only be liable for all labor costs and conveyance costs under this Endorsement.
- 4. Emptying of fuel tank:** In the event of the fuel tank of the insured vehicle being filled with an incompatible fuel, the Company shall arrange for emptying of the fuel tank with the help of appropriate technicians and if required, arrange for towing the insured vehicle to the nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle shall be borne by the Insured.
- 5. Flat Tyre(s):** In the event of the insured vehicle being immobilized due to a flat tyre, the Company shall assist the Insured by:
 - Organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown;
 - OR in the event of repairs not being possible at the place of breakdown
 - By arranging to take the flat tyre to the nearest place of repair and delivering the tyre back to the place of breakdown and attaching it to the insured vehicle.Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the Company shall only be liable for expenses on labour cost and conveyance cost, in relation to paras (a) and (b) above, under this cover.
- 6. Breakdown support over phone:** In the event of minor mechanical errors/ faults/non-functioning of the insured vehicle or any part thereof, the Company shall through its network service providers provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the insured vehicle.
- 7. Taxi Benefits:** In the event of the insured vehicle being immobilized due to an accident or breakdown, the Company shall arrange for free travel of the occupants of the Insured vehicle and upto a distance of 50 kilometers, provided always that:
 - The event has occurred 50kms away from the Insured's place of residence as declared by the Insured at the time of policy issuance.
 - Any charges for a distance beyond the covered distance as stated above shall be borne by the Insured.
 - The cover under this Endorsement shall remain restricted in respect of the actual number of occupants of the Insured vehicle or the maximum seating capacity of the Insured vehicle, subject always to the limits mentioned above.
- 8. Arrangement of keys:** In the event of the Insured losing the keys of the insured vehicle, the Company shall arrange for pick-up and delivery of the spare keys of the insured vehicle to the place where the insured vehicle is located. Alternatively, the Company shall provide the service of unlocking the insured vehicle with the help of vehicle technicians at the location of the insured vehicle, provided always that the Company shall be liable only for all labour and conveyance costs under this Endorsement and the Insured shall be required to submit an identity proof to prove his ownership of the insured vehicle, before availing any of the aforesaid services. It

is further hereby agreed and understood that this service shall be provided only within a range of 50 kms.

9. **Message Relay:** In the event of the insured vehicle becoming immobilized as a result of an accident or a breakdown, the Company shall arrange, upon the Insured's request, to send through available means of communication urgent messages to the persons specified by the Insured.
10. **Minor Repairs:** In the event of the insured vehicle being immobilized due to a minor mechanical or electrical fault, the Company shall assist the Insured by sending a vehicle technician to the location of the insured vehicle to carry out Minor Repairs (as defined below), provided always that the Company shall only be liable for the expenses on labour cost and conveyance cost under this Endorsement.

For the purpose of this cover, Minor Repairs shall mean repairs which can be carried out at the location of breakdown/accident, requiring no spares and would require less than 45 minutes of labour time.

Road Side Assistance (Within India) will be available only if one or more cover/s from any of the Sections mentioned from below is/are opted by the insured:

- Section 10: Travel Insurance
- Section 12: Collision Damage Waiver
- Section 13: Misfuelling

Specific Exclusions applicable to Benefit 6: Road side Assistance

The Company shall not be liable under this Endorsement in respect of:

1. Providing the abovementioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, acts of terrorism, nuclear fission, strike, act (s) of government(s) /government agencies/judicial/quasi-judicial authorities.
2. Any claims in respect of an insured vehicle which is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations.
3. Any claim in respect of an insured vehicle which can be safely transferred on its own power to the nearest garage/workshop.
4. Any claims arising out of theft;
5. Any form of consequential loss.
6. Any loss which is covered under the Policy, any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
7. Any expenses for supply or replacement of parts/consumables.
8. Any loss/damage caused to the insured vehicle when it is being used / driven against the recommendations of the owner's/ manufacturer's manual.
9. Any claims in respect of which services have been availed of without the prior consent of the Company.

Benefit 7: Valuable Documents Assistance

We shall facilitate the Insured Person with valuable documents assistance on reporting of loss of valuable documents with Us. The Emergency Assistance Service Provider/Company will endeavour to assist the Insured Person by contacting the appropriate authorities involved and providing direction for replacement.

The valuable documents assistance services shall be made available to the Insured Person at the sole discretion of Emergency Assistance Service Provider/ Company and subject to the Insured Person consenting to Emergency Assistance Service Provider/ Company making such enquiries as may be deemed necessary in the sole discretion of Emergency Assistance Service Provider/ Company, in order to assess the assistance sought to be availed of by the Insured Person

No claim shall be admitted under the Policy unless a complaint is lodged with the police authorities and copy of such complaint/ first information report is furnished to the Company.

Valuable Documents Assistance will be available only if Insured has opted Benefit 2 (Valuable Documents Cover) under Section 2 (Wallet Protection).

Specific Exclusions applicable to Section 15: Value Added Services

1. For services which are provided through empanelled service providers, we are only acting as a facilitator, hence We would not be liable for any incremental cost of the services.
2. We/Company/Us or its group entities, affiliates, officers, employees, agents, are not responsible for or liable for any actions, claims, demands, losses, damages, costs, charges and expenses which an Insured Person/ You may claim to have suffered or sustained or incurred by way of or on account of utilization of any benefits specified herein.
3. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, advice, actual or alleged errors, frauds, omissions and representations made by the service providers and their employees, agents, officers, affiliates etc.

PART 3: GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS (In addition to the Specific Exclusions stated for any Individual Section)

No indemnity is available hereunder and no payment will be made by Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. The Deductible, as stated in the Policy Schedule/Certificate of Insurance, to be borne by Insured for each and every claim.
2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured.
4. The Insured's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.
5. Liability more specifically insured elsewhere.
6. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
7. Loss, destruction or damage directly or indirectly caused to the property insured by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
8. Loss, destruction or damage directly or indirectly caused to the property insured by the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
9. Earthquake, flood, storm, cyclone or other convulsions of nature of atmospheric disturbances.
10. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting therefrom.
11. Loss, destruction or damage caused to the insured property by pollution or contamination excluding;
 - a. pollution or contamination which itself results from a peril hereby insured against.
 - b. any peril hereby insured against which itself results from pollution or contamination
12. Loss or damage and/or liability caused by or arising out of the wilful act or wilful neglect or gross negligence of the Insured or his responsible representatives.
13. Terrorism Damage Exclusion Warranty:

This policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or

violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

- Costs, fees or expenses for preparing any claim.

PART 4: CLAIM PROCEDURE

Upon happening of any event which may give raise to claim, Insured Person shall contact us or provide written intimation within the time limit as specified under the different section of benefits under the policy, of Insured Person's discovery of the loss to make a claim and obtain the proper forms and instructions.

Payment of Claim

- All claims under this Policy shall be payable in Indian Currency.
- Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.
- On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.

Documentation applicable for all claims

- Duly filled in claim form
- KYC documents (address proof and ID proof) for claims exceeding Rs.1,00,000
- Details of SB account for effecting NEFT settlement (incl. cancelled cheque leaf)

NOTE: Any other supporting document as may be required by the company for the above benefits, may be sought on case to case basis.

PART 5: GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL SECTIONS (In addition to Special Conditions stated for any Individual Section)

1. Disclosure of Information

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure in any material particulars 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 You or any one acting on Your behalf to obtain any benefit under this Policy.

2. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to the Company's liability to make any payment under this Policy.

3. Material Change

Material information to be disclosed to the Company includes every matter that You are aware of or could reasonably be expected to know that relates to questions in the Proposal Form and which is relevant to the Company in order to accept the risk and the terms of acceptance of the risk.

4. No constructive Notice

Any knowledge or information of any circumstances or condition in Your connection in possession of any of the Company's personnel and not specifically informed to the Company by You shall not be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

5. Terms and conditions of the Policy

The terms and conditions contained herein and in the Policy Schedule/Certificate of Insurance shall be deemed to form part of the Policy and shall be read together as one document.

6. Contribution (Not applicable to Personal Accident)

If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage the Company shall not be liable for more than its rateable proportion of such loss or damage.

7. Subrogation (Not applicable to Personal Accident and Travel sections)

You and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from the parties to which the Company shall be or would become entitled or subrogated upon the paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after Your indemnification by the Company.

8. Jurisdiction

This Policy is subject to the exclusive jurisdiction of the Courts of India.

9. Limitation of Liability

If a Claim is rejected or partially settled under the terms of the Policy and is not the subject of a pending suit or other proceedings within the applicable period specified under the Limitation Act 1963 (as amended and any other applicable law), the Claim shall be deemed to have been closed and Our liability in respect of it shall be extinguished.

10. Cancellation/Termination/Refund

For Individual Policies

The Company may cancel the Policy on grounds of mis-representation, fraud, non-disclosure or non-cooperation by the Insured, giving 15 days' notice to the Insured for the cancellation and there would be no refund of premium.

The policy may also be cancelled by the insured at any time by giving fifteen (15) days' notice in writing to the Company and in such event the Company shall allow refund of premium at Company's short period premium calculation as given below provided no claim has occurred up to the date of cancellation.

Table A: Short Period Rate Table

Period of Risk	Amount of premium to be Retained by the company
Up to 1 month	1/8th of Annual Premium
1 month and above, Up to 2 months	2/8th of Annual Premium
2 month and above, Up to 3 months	3/8th of Annual Premium
3 month and above, Up to 4 months	4/8th of Annual Premium
4 month and above, Up to 5 months	5/8th of Annual Premium
5 month and above, Up to 6 months	6/8th of Annual Premium
6 month and above, Up to 7 months	7/8th of Annual Premium
7 months and above	Full Annual Premium

Note: No refund of premium shall be due if the Insured has reported a claim under this Policy.

For Group Policies

Cancellation of cover by the Insured Beneficiary (Where Insured Beneficiary has paid the premium):

The Insured Beneficiary may cancel the insurance cover to him/her at any time during the Policy Period by giving 15 days written notice and if no claim has been made then the Company shall refund premium, by deducting short term Premium, for the unexpired Policy Period as per the rates detailed below.

Table B: Rate of Refund

Period on Risk	Rate of Premium Refunded
Up to 1 month	75% of Annual Premium
Up to 3 months	50% of Annual Premium
Up to 6 months	50% of Annual Premium
Above 6 months	NIL

No refund of premium shall be due on cancellation of Policy under any circumstances for those Beneficiaries who have reported/made claim under the Policy.

Cancellation by the Group Administrator before the expiry of Master Policy/Certificate of Insurance (Applicable in all cases where the entire premium is borne and paid by the group administrator)

- I. During the Policy Period of the Master Policy, the Group Administrator may cancel the Master Policy at any time by at least giving 15 days written notice to the Company.
- II. The Certificate of Insurance may be cancelled by the Group Administrator as under:
 - A. if the Certificate of Insurance is cancelled by the Group Administrator prior to commencement of Beneficiary cover, the Company will refund, subject to retention of INR 100 towards administrative costs per Certificate of Insurance, the remaining premium amount.
 - B. The Certificate of Insurance may be cancelled by the group administrator within 6 months after the date of commencement of the Cover Period mentioned in the Certificate of Insurance, in which case the Company will refund the premium to the group administrator as per the following scale in respect of those Certificates of Insurance in which no claims have been reported to the insurer.

Period on Risk	Rate of Premium Refunded
Up to 1 month	75% of Annual Premium
Up to 3 months	50% of Annual Premium
Up to 6 months	50% of Annual Premium
Above 6 months	NIL

- III. However, no request from the group administrator for cancellation of any Certificate of Insurance shall be entertained after completion of 6 months from the date of commencement of the Cover Period.
- IV. No refund of premium shall be due on cancellation of Certificate of Insurance if a claim has been made by the Insured Beneficiary.
- V. For the avoidance of doubt, the Company shall remain liable for any claim that was made/reported prior to effective date of cancellation of certificate of Insurance.

Cancellation of policy by group administrator (where the insurance cover is optional, and the premium is borne by the Insured Beneficiary)

The policy may be cancelled by the group administrator by sending 15 days' notice to the insurer by registered letter or official email communication.

Effect of termination of policy by the group administrator:

From the effective date of cancellation or termination of this Policy at the instance of group administrator:

1. In respect of Certificate of Insurance, the Company shall remain obligated to indemnify the Insured Beneficiary, under & during the risk cover period of Certificate of Insurance, for Claim(s), if any, as per Terms and Conditions of this Policy where such Claim is made before or after the date of cancellation or termination of this Policy subject to the condition that before the date of cancellation or termination the respective Insured Beneficiary (Claimant) was enrolled under this Policy as per the provisions of the Policy and the Claim, if any, is made for the Claim arising during the risk cover period as specified in the Certificate of Insurance, subject however to all other Terms and Conditions; and

The group administrator would continue to be responsible for facilitating the claim for coverage provided prior to date of termination to the full extent of the risk cover period provided to the Insured Beneficiary under Certificate of Insurance.

2. The Company shall not be obligated to indemnify the Insured Beneficiary for the Policy Period for amounts where such right to payment accrued after the date of cancellation or termination of this Policy if the Insured Beneficiary was enrolled by the group administrator after that date of termination; and
3. Subject to all other terms and conditions, the Company shall continue to have an obligation to indemnify the Insured Beneficiary for amounts where such right to payment accrued before the date of cancellation or termination of this policy; and
4. The Company and the group administrator shall remain liable under the terms and conditions of this Policy to fulfil the

obligations that have accrued at the date of cancellation or termination of this Policy.

Cancellation for policies with tenure less than 1 year

- Policy issued for short term (lesser than one year) cannot be cancelled.

Cancellation for policies with tenure more than 1 year

- Premium for Policy Period as the case may be will be first worked out inclusive of loadings and discounts. The premium so arrived at will be apportioned year wise.

1. For Policy issued with a Term of more than 1 year and up to 2 Years:

- a. If the request for cancellation is received in First Year, the apportioned Second Year premium will be refunded in full and for First Year the above mentioned annual short period scale or Rate of Refund as mentioned in Table A, Table B or Table C as the case may be, will be applied on the apportioned First Year premium.
- b. If the request for cancellation is received in the Second Year of the Certificate of Insurance, the apportioned first year premium will be retained in full and the annual short period scale or Rate of Refund as mentioned in Table A, Table B or Table C as the case may be, will be applicable for the apportioned second year premium.

2. For Policy issued with a Term of more than 2 years and up to 3 Years:

- a. If the request for cancellation is received in First Year, the apportioned Second Year and Third Year premium will be refunded in full and for First Year the above mentioned annual short period scale or Rate of Refund as mentioned in Table A, Table B or Table C as the case may be, will be applied on the apportioned First Year premium.
- b. If the request for cancellation is received in the Second Year of the Certificate of Insurance, the First Year premium will be retained in full by the Company, the annual short period scale shall or Rate of Refund as mentioned in Table A, Table B or Table C as the case may be, hereinabove apply to the apportioned Second Year premium, and the full refund shall be made of the apportioned Third Year premium.
- c. If the request for cancellation is received in the Third Year of the Certificate of Insurance, the apportioned First Year and Second Year premium will be retained by the Company in full and the above mentioned annual short period scale or Rate of Refund as mentioned in Table A, Table B or Table C as the case may be, hereinabove will be applied for the apportioned Third Year premium.

No refund of premium shall be due on cancellation if Insured Person(s) has made a claim under the Policy.

Cancellation of Group/Master Policy or Certificate of Insurance by the Company

1. The Group/Master Policy may be cancelled by the Company on grounds of mis-representation, fraud, non-disclosure or non-cooperation by the Insured and there would be no refund of premium at any time before the expiring of the Policy Period of Group/Master Policy by giving at least 15 days written notice to the group administrator. Provided however if the Company cancels the Group/Master Policy even then the respective Certificate of Insurance/s issued to various Insured Beneficiaries shall be valid for the Covered Period, unless the Certificate of Insurance is also cancelled by the Company.
2. The Certificate of Insurance may be cancelled by the Company at any time before the expiry of the Covered Period by giving at least 15 days written notice to the group administrator and Insured Beneficiary.
3. If the Certificate of Insurance may be cancelled by the Company prior to commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company will refund 100% of the premium to the group administrator.
4. If the Certificate of Insurance is cancelled by the Company after the commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company shall refund to the group administrator a pro-rata premium for the unexpired Cover period in respect of the Certificate of Insurance

issued prior to the date of cancellation on which no claim has been made/reported.

5. No refund shall be made in respect of Certificates of Insurance cancelled by the Company on which claim has been made/reported by the Insured Beneficiary or a person on behalf of the Insured Beneficiary
6. For avoidance of doubt, the Company shall remain liable for any claim that was made prior to effective date on which the Certificate of Insurance is cancelled.
7. Under normal circumstances the policy shall not be cancelled by the company except on the ground of Fraud, mis-representation or non-disclosure of material facts or non-cooperation by the Insured Beneficiary. Provided however if Certificate of Insurance is cancelled due to Fraud, mis-representation or non-disclosure of material facts by the group administrator and Insured Beneficiary then the premium shall be forfeited and no refund of premium shall be made by the Company.

11. Renewal Notice

The Company shall not be bound to accept any renewal premium nor give notice that such renewal is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that may result to enhance the risk of the Company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorised official of the Company.

12. Cause of Action/ Currency for Payments

No claims shall be payable under this Policy unless the cause of action arises in India, unless otherwise specifically provided in Policy. All Claims shall be payable in India and shall be in Indian Rupees only.

13. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both You and Company to be adjudicated or interpreted in accordance with Indian law and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

14. Limit of Liability

Our liability to pay or indemnify under this contract for each and every Loss and for all Loss in the aggregate shall not exceed the Limit of Liability during the Policy period.

Each sublimit of liability specified in the Policy Schedule/Certificate of Insurance is part of the Limit of Liability and is the maximum We shall pay for the Insuring clause during the Policy period.

In the event of the sub limit in respect of an Insuring clause being completely exhausted on payment of a Claim, no further liability shall attach to Us in respect of the Insuring clause to which the sub limit applies.

15. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Note: The above Arbitration Clause is not applicable to retail/individual policyholders.

16. No Third Party Rights

Notwithstanding what is stated in any law, this Policy is not intended to confer any rights or benefits on and or enforceable by any Third Party other than You and accordingly no Third Party shall acquire any rights in relation to or under this Policy nor can enforce any benefits of Claim under term of this contract against the Company.

17. Communications & Notices

Any communication, notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

In the Insured's case, at the last known address per Company records in respect of this Policy.

In Company's case, at the address specified in the Policy Schedule/Certificate of Insurance.

No insurance agent, broker or any other person is authorised to receive any notice on Company's behalf.

18. Customer Service

If at any time You require any clarification or assistance, You may contact Company's offices at the address specified in the Policy Schedule/Certificate of Insurance, during normal business hours or contact the Company's call centres.

19. Electronic Transactions

You agrees to adhere to and comply with all such terms and conditions as the Company 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, 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 behalf of the Company, for and in respect of the Policy or its terms, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to You. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated/confirmed by the You.

20. Grievances

For resolution of any query or grievance, You may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at care@kotak.com.

In case You are not satisfied with the response, You may contact the Grievance Officer of the Company at grievanceofficer@kotak.com.

In case if You are not satisfied with the solution the Grievance Officer has provided, You can write to seniorgrievanceofficer@kotak.com/
chiefgrievanceofficer@kotak.com.

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>

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available at Annexure I.

The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.kotakgeneral.com

The updated details of Insurance Ombudsman offices are also available on the Council for Insurance Ombudsmen website www.cioins.co.in/Ombudsman

ANNEXURE I
Details of Insurance Ombudsman

Office Details	Jurisdiction of Office Union Territory, District
Ahmedabad: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06; Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru: Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049; Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
Bhopal: Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202; Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chattisgarh.
Bhubneshwar: Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455; Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
Chandigarh: Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468; Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
Chennai: Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664, Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
Delhi: Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504; Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
Guwahati: Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205; Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
Hyderabad: Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122; Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
Jaipur: Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363; Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
Ernakulam: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338; Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
Kolkata: Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340; Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
Lucknow: Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331; Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai: Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31; Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).

Office Details	Jurisdiction of Office Union Territory, District
<p>Noida: Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253; Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>Patna: Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068; Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar and Jharkhand.</p>
<p>Pune: Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555; Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>