
Terms & Conditions

The insurance covers are valid only if your debit card has been used on POS or E-Commerce in the last 90 days prior to the Claim Initiation.

General Conditions

- Gross Negligence is not covered
- Any claim due to deliberate breach of law would not be payable

Lost Card Liability:

- Period – 7 days pre-reporting and 7 days post-reporting, including the date of reporting
- PIN based transaction (ATM, Telephone) are not covered
- Pre-Delivery Fraud and loss in transit is not covered
- Terrorism is not covered
- Any claim due to violation of law is not payable
- For lost card liability: Claim has to be reported by card holder to bank within 7 days from the date of loss of card
- FIR to be mandatorily submitted in case of lost card. For counterfeit cases happened in foreign location, instead of FIR, bank's investigation report of bank can be accepted.
- Claim to be intimated to ICICI Lombard within 30 days of fraud incidence date

Counterfeit Cards:

- **Skimming** - Any Fraudulent Use of a Bank Card(s) where property, labour or services are sold and delivered by a merchant to an individual purporting to be the cardholder using telephone, fax machines, postal services or a computer based system or network.
- **For counterfeit card:** Claim has to be reported by cardholder within to bank within 5 days from the date of issue of statement containing the disputed counterfeit transaction
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's Knowledge
- The Insured must cancel the Card as soon as practicable, but in any event not more than 5 days, after receipt of notification of the unauthorized access or theft
- Reporting Period - 7 days pre-reporting and 7 days post reporting Cover
- Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank named in Part I of the Schedule
- Claim to be intimated to ICICI Lombard within 30 days of intimation to bank

Online Fraud Protection:

- Phishing/ account takeover - Any fraudulent 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 Insured or the Insured's Bank Card processor
 - The policy covers all online fraudulent utilization of Debit Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank
 - Covers Liability arising out of any loss or damage of Card transactions using the authorized PIN issued to the Cardholder by the Bank
 - Reporting Period - 7 days pre-reporting and 7 days post reporting
 - Password based transactions are not covered
 - The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to
- Loss incurred by the cardholder because of misuse of debit card at any site not having authorized VeriSign Security status or any other equivalent security status at any point in time for the entire period of the insurance
- Any failed/ duplicate/ declined transactions by host website/ authorized bank
 - Any errors made by the host website/ authorized bank
- Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards
 - Claim to be intimated to ICICI Lombard within 30 days of intimation to bank

Purchase Protection:

- Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only;
- Cover valid for purchases on Bank debit cards only;
- Cover is valid for 60 days from the date of purchase
- Jewellery, perishable items are not covered
- Earthquake, Terrorism is not covered
- Mysterious disappearance is not covered
- Cover for residential address of the card holder as per the records of the policyholder only
- Claim to be intimated to ICICI Lombard within 30 days of incidence

Cash in Transit:

- Cover in event of loss of money by way of hold-up, robbery, theft, burglary while money is in transit from any ATM/Bank to the destination, within 6 hours from the time of cash withdrawal
- Claim to be intimated to ICICI Lombard within 30 days of incidence

Personal Accident:

- Claim under this cover is payable only once irrespective of the number of cards held by the cardholder
- Claim is payable only if the card has been used for POS transactions at least once in the last 89 days
- Personal Accident covers accidental death due sudden, unforeseen and involuntary event caused by external, visible and violent means
- Claim to be intimated to ICICI Lombard within 90 days of intimation to bank
- Terrorism is covered
- Nominee of the customer's Deposit account from where the Debit Card was issued will also be considered as nominee for the group Debit card insurance.

Personal Accident - Air:

- In the event of accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered card
- Pilots, armed forces, police, air crew are not covered
- Claim would be payable only if the same is reported to the call center within 90 days from the date of accidental death
- Nominee of the customer's Deposit account from where the Debit Card was issued will also be considered as nominee for the group Debit card insurance.

Delay of Checked in Baggage:

- Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight
- Geographical Limit – Worldwide
- A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the Company in the event of a claim hereunder
- No compensation certificate from international airlines to be submitted at the time of claim.
- Claimant should provide the invoices of basic essential items purchased during the event.
- Claim to be intimated to ICICI Lombard within 30 days of incidence.

Loss of Checked in Baggage:

- The card holder does not need to submit any bills of the items lost but will submit a list.
- Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a journey that has been checked by an International Airline for an International flight.
- Geographical Limit – Worldwide
- No partial loss or damage shall be compensated by the Company
- Valuables are not covered. “Valuables” shall mean photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and metals
- A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the Company in the event of a claim hereunder.
- No compensation certificate from international airlines to be submitted at the time of claim.
- Claim to be intimated to ICICI Lombard within 15 days of incidence

Loss of Passport / Docs:

- In case of loss of passport, actual expenses incurred by the card holder to be covered for obtaining duplicate passport/personal documents in the course of his/her air travel in event of a loss.
- Claim to be intimated to ICICI Lombard within 30 days of incidence.