

Terms & Conditions

Insurance Benefits - Commercial Cards

Benefits	Coverage (Rs)
Air Accident cover	100,00,000
Lost card & Fraud liability	100,000
Lost Baggage & personal documents	75,000
Baggage delay	7,500
Baggage damage	2,500
Loss of passport	12,500
Flight delay	15,000

General Conditions

- In all cases (apart from card loss / card fraud losses which should be reported immediately to the bank), the claim to be reported within 60 days of happening of the event, failing which the company shall not be liable to admit the claim.
- Gross negligence on the part of the insured would not be covered in all the above cases
- For cardholders having more than one card, the highest limit / sum insured has to float over both the cards for e.g. if a card holder is having super premium and premium card then the limit of super premium card should float on super premium and premium cards
- Air Accident Cover and Travel Insurance to be applicable only if the customer books his travel through RBL concierge or travel portal using his RBL credit card.

Card Liability Cover (Lost Card, Counterfeiting/Skimming/Phishing and Online Fraud Protection)

Lost Card Liability

- Theft/misplacement /misuse of cards. This will include any transactions on a card, which are deemed a result of counterfeiting of the customer's card. The customer will be covered for the amount of such loss up to maximum of Sum Insured mentioned in the benefits section above.
- The Policy provides cover for any losses occurring within 7 days prior to reporting of loss to the bank & 15 days post reporting to the bank.
- In case of PIN based transactions, only first level authorizations are covered.
- Customer has to report the lost card/ counterfeit and misuse of card immediately or within 24 hours to the bank.

Counterfeit Card Frauds

- This will include any transactions on a card, which are deemed a result of counterfeiting of the customer's card. The claim is to be reported immediately to the bank from the date of first fraud, failing which the loss might not be admissible.
- Customer has to report the lost card immediately or within 24 hours to the bank.

Global Covers (Travel Insurance) (a-e)

All the travel Insurance below to be applicable only if the customer books his travel through RBL concierge or travel portal using his RBL credit card.

- a) Loss of Passport – Card member travelling outside India. The reimbursement for actual expenses necessarily and reasonably incurred by the card member in connection with obtaining a duplicate or fresh passport.
- b) Delay of Checked-in Baggage - Card member travelling outside India. The reimbursement for actual expenses necessarily and reasonably incurred by the Insured in case the baggage is delayed for a period of more than 12 hours.
- c) Delay in Flight - Card member travelling outside India. Compensation up to Sum Insured will be paid in the event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time. Proof of delay of flight must be provided by obtaining the Certificate(s) from the concerned authorities.
- d) Baggage Insurance
 - Tour shall mean travel beyond 100 km outside the place of normal residence of the insured person.
 - Loss/destruction or damage to the property by any accident or misfortune to the card member's personal baggage.
 - 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.
 - Baggage Insurance to be applicable only if the customer books his travel through RBL concierge or travel portal using his RBL credit card.
- e) Personal Accident due to Air – Death Only
 - 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.
 - Claim under this cover is payable only once irrespective of number of accounts held by account holders.
 - Claim to be intimated to ICICI Lombard within 60 days from date of intimation to bank.
 - Air Accident to be applicable only if the customer books his travel through RBL concierge or travel portal using his RBL credit card.

Exclusions:

- On duty Pilots, armed forces, police, aircrew are not covered.
- Any act of terrorism is not covered.

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 credit cards only
- Cover is valid for 90 days from the date of purchase.
- Cover for residential address of the card holder as per the records of the policyholder only
- Jewelry and perishable items are not covered.

- Earthquake, Terrorism is not covered
- Mysterious disappearance is not covered
- Claim to be intimated within 60 days of date of loss
- Geographical Limit : India

Claim Intimation Clause

For any claims (excluding lost card/ counterfeit and fraudulent transactions in the card the same has to be reported to the bank immediately) please - Notify the below insurance provider immediately on toll free number 18002666 or drop a mail or letter to the customer Support department at insurance provider's registered office address along with the Policy No.

Additionally following documents are required to register air accident claim:

1. Statement copy of card indicating ticket purchased for Insured RBL card holder and only on RBL concierge or travel portal using his RBL credit card
2. Death certificate and Postmortem certificate (if available)
3. Ticket and Boarding pass

Mailing Address

ICICI Lombard General Insurance Company Limited,
ICICI Lombard House 414, Veer Savarkar Marg,
Siddhi Vinayak Temple, Prabhadevi,
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