

Terms and Conditions of R Shield Insurance “R Shield ” insurance products, entitles the policy holders (“Member” or “Customer”) to the benefits of the various insurance policies (“Policy”) as per rules or terms and conditions of the respective insurance policy issued by Care Health Insurance (“Insurance Company” or “Insurer”).

1. Data Privacy: By agreeing to Terms & Conditions of products under R-shield program by RBL bank, you acknowledge and consent to the use of data such as but not limited to, address, email id, mobile number, Date of Birth for the purpose of issuing your policy. Bank may share your information with relevant third parties solely for the purpose of fulfilling our contractual obligations to you towards issuing the policy, such as underwriting, claims processing, and regulatory compliance.
2. The Member recognizes and understands that once RBL Bank/Insurer has received his / her premium, it shall not be possible for the Bank or Insurance Company to entertain requests for alteration of choice of the Policy except during Free Look Period of 30 days.
3. Payments: The Member explicitly makes the premium payment himself/herself via payment gateway/ RBL MyCard app, for the Policy benefits sought by the Member
4. The Member explicitly agrees that he/she gets insurance benefits from the insurance company corresponding to the premium amount paid via the RBL Bank Card Account. The premium shall be treated like any other charge and may attract additional charges, including interest and/or service charges, in case of delayed or partial payment on the Card. The Terms & Conditions mentioned in the Card member Agreement shall continue to be applicable to the Member.
5. RBL Bank shall also not be responsible for any rejection of request for the Policy benefits by the Insurance Company. If the Insurance Company rejects a request for the Policy, RBL Bank shall be obliged to credit the amount of premium debited to the Member's Card Account only after it has received a refund of the said amount from the Insurance Company. It must be understood that RBL Bank is purely a payment intermediary to the Member to avail of the insurance cover. RBL Bank holds out no warranty or makes no representation about quality, delivery of the cover or claims processing whatsoever by the Insurance Company.
6. The Member specifically acknowledges and understands that the Insurance Company is solely liable as per the terms of the Policy as stated in the Policy document and shall not hold RBL Bank responsible in any manner, for rejection, compensation, recovery of compensation, processing of claims or otherwise.
7. If the Insurance Company accepts a request for the Policy, policy document shall be sent by the Insurance Company directly to Member’s mobile number / email-ID .
8. Renewal: At the time of renewal, the premium may change as per the guidance of the Insurance Company. Member will pay the renewal premium amount himself/herself via Payment Gateway/ MyCard app.
9. Claims Processing: The insured person/beneficiary shall get in touch with the Insurance Company directly, in case of claims and shall not involve RBL Bank in any manner whatsoever. The

insured person/legal heir shall undertake to intimate the Insurance Company, fill up the Claim Form and support claims with appropriate documents as per the normal procedure laid down by the Insurance Company.