

Debit Card Benefit Table applicable for the year 2023-24			
Section	Name of the Section	Sum Insured/Limit Liability (AOA:AOY) On Per Card Basis	Deductible/Excess (if applicable)
I	Card Liability Cover (ATM + POS) Limit for POS Transactions Classic/Maestro Gold/Titanium Platinum/My World Cards Business Gold Cards Privy Platinum/World/World Exclusive Signature Cards Infinite Cards Business Platinum Limit of ATM Transactions Classic/Maestro Gold/Titanium Platinum/My World Cards Business Gold Cards Privy Platinum/World/World Exclusive Signature Cards Infinite Cards Business Platinum	INR 200,000 250,000 300,000 250,000 350,000 400,000 500,000 300,000 50,000 35,000 50,000 50,000 50,000 75,000 100,000 50,000	NIL
II(A)	Accidental Death (Air Accident Only) Classic/Maestro Gold/Titanium Platinum/My World Cards Business Gold Cards Privy Platinum/World/World Exclusive Signature Cards Infinite Cards Business Platinum	NA 1,500,000 5,000,000 2,000,000 5,000,000 10,000,000 50,000,000 5,000,000	NIL
II (B)	Accidental Death (Accidental death to Road/Rail Accident only)	Sum Insured and Criteria as per PA cover mentioned at the end of the document	
III	Purchase Protection	INR	NIL

III(A)	Fire and Allied Perils (Including Earthquake) Classic/Maestro Gold/Titanium Platinum/My World Cards Business Gold Cards Privy Platinum/World/World Exclusive Signature Cards Infinite Business Platinum	50,000 75,000 100,000 100,000 100,000 150,000 150,000 100,000	
	Cards		
III(B)	Burglary Classic/Maestro Gold/Titanium Platinum/My World Cards Business Gold Cards Privy Platinum/World/World Exclusive Signature Cards Infinite Business Platinum	50,000 75,000 100,000 100,000 100,000 150,000 150,000 100,000	
	Cards		
IV	Travel Insurance	INR	NIL
IV(A)	Baggage Insurance Classic/Maestro Gold/Titanium Platinum/My World Cards Business Gold Cards Privy Platinum/World/World Exclusive Signature Cards Infinite Cards Business Platinum	NA 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	
IV(B)	Emergency Travel Medical Insurance with Evacuation and Repatriation Services Classic/Maestro Gold/Titanium Platinum/My World Cards Business Gold Cards Privy Platinum/World/World Exclusive Signature Cards Infinite Cards Business Platinum	NA NA NA NA NA NA 13,75,000 NA	

V	Fraud due to Card in transit from date of dispatch of the card from the bank to receipt by the valid customer	INR	
	Classic/Maestro	125,000	
	Gold/Titanium	210,000	
	Platinum/My World Cards Business	250,000	
	Gold Cards	210,000	
	Privy Platinum/World/World Exclusive	300,000	
	Signature Cards	475,000	
	Infinite Cards	600,000	
	Business Platinum	300,000	

Special Conditions applicable

1. Liability on the Card Liability Section will start from the Date of Dispatch of the card as confirmed by the bank, whereas for all other sections it will start from Date of Activation of the card (means first POS transaction / cash withdrawal by the cardholder).
2. Coverage on Card Liability Sections shall be payable only on PIN based transactions except for International transactions where PIN isn't mandatory.
3. The bank to intimate the claims within 60 days from the date of first fraudulent transaction and submit all claim related documents within 90 days from the date of first fraudulent transaction. This timeline may be exceeded
4. Pre and Post Reporting Clause are applicable on Section I. This overrides Special Conditions point no. 7.
5. Claim Submission of documents to United India Insurance Company Ltd Claims Hub to be within a period of 60 days from date of blocking.
6. The Insured to provide information of claim within 60 days from date of loss/blocking.
7. The cardholder to report the card mis-usage and loss within 72 hours of the last fraudulent transaction (exceptions mentioned below) and the insured to block or hotlist the disputed debit card immediately upon receiving the intimation of fraud.

In cases where there is a delay (i.e. four to seven days after receiving the communication from the bank) on the part of the bank in hotlisting the card, **the per transaction liability of the bank** shall be limited to the transaction value or the amount mentioned in the Table below, whichever is lower.

TYPE OF ACCOUNT	MAXIMUM LIABILITY (in Rs)
BSBD Account	5,000
- All other SB accounts - Current/ Cash Credit/ Overdraft Accounts of MSMEs - Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 lakh.	10,000
All other Current/ Cash Credit/ Overdraft Accounts	25,000

The insurer is not liable for cases where hot listing or blocking the card after seven days from the unauthorized transaction date shall be borne by the bank.

8. For phishing / internet banking extensions - reporting to Bank within 60 days from the statement date. However, this above reporting period will not be applicable where Bank can establish with documentary evidence that the information of misuse was known to the insured's cardholder and he has not taken appropriate steps to prudently block or report the card mis-usage within the deadlines as specified in point no. 7 of the Special Conditions. Further, the policy shall cover losses due to skimming/ phishing/ counterfeit/ internet banking frauds & extensions subject to a maximum period of 30 days from date of first fraud.
9. Fraudulent transactions done by person known to the cardholder are specifically excluded. This also includes cases where a cardholder has taken any sort of help from unknown person/s in ATM for withdrawing cash or for transactions through POS machines.
10. The requirement of police complaint/FIR for cases of fraudulent paywave/contactless transactions is exempted subject to maximum of Rs 5,000/- in total per case. The bank to declare the type of transactions in the claim form.
11. As a condition of this Insuring Agreement, the Insured must cancel the Card as soon as practicable, but in any event not more than seven working days (as per Special Condition point no. 7), after receipt of notification of the unauthorized access or theft. However, the following cases are exceptions:-
 - a) Cases where SMS alert has not been delivered to card holder. The communication systems used by banks to send alerts and receive their responses thereto must record the time and date of delivery of the message and receipt of customer's response, if any, to them. The SMS/email delivery report to be provided when asked by insurer or it's appointed surveyors/investigators for investigation.
 - b) Card holder is travelling abroad / domestically and is unable to report despite receiving alerts.

- c) Sim cloning cases
 - d) Any other case where there is proper justification to show no negligence on card holder.
12. Debit Card transactions in the account to be considered at CRN level in case previous card is closed/lost/stolen/expired, transactions for both old and new card should be considered
13. In case if the customer is eligible / qualifies for Advance Sum Insured without meeting the eligibility criteria for Basic Sum Insured , the customer / beneficiary should be compensated for the advance sum insured.
14. For considering ECom/POS transaction it will include all Wallet transfer transaction including but not limited to PAYTM, PhonePE, Google Pay, Bharat PE, BHIM Pay etc
15. In case of claims where the death happens subsequent to an accident & hospitalisation, the eligibility criteria for PA sum insured should be considered from the " DATE OF ACCIDENT" and NOT from the " DATE OF DEATH"

For cases where the cardholder / account holder dies post hospitalisation due to an accident, the reason for death should be due the same accident. The same to be certified by a doctor

16. The CLAIM will be paid in INR only

GENERAL EXCLUSIONS

The Company shall not be liable for:

- 1) Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith.
- 2) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)
- 3) Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- 4) Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
- 5) Loss of interest, delay and loss of market.
- 6) Loss or damage directly or indirectly caused by skimming, cloning, counterfeiting and vishing.

SCOPE OF COVER

SECTION I - CARD LIABILITY COVER

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Insured/Insured Person(s) a sum not exceeding the Sum Insured / Limit of Liability, unless otherwise agreed by the Company, in respect of the debits or transactions established against the Insured/ Insured Person(s) resulting only from the unauthorized use of any lost or stolen Card issued by the Insured named in the Schedule and the subsequent use of such lost or stolen Card by any unauthorized person. The excess/deductible as stated in the Policy schedule shall apply to the limit of liability.

Specific Conditions applicable to Section I

- 1) The cover under Card Liability Cover shall be applicable only for certain number of days prior to reporting the loss of Card (pre-reporting period) and certain number of days post reporting of loss of card as mentioned in the schedule.

Specific Exclusions applicable to Section I

The company will not make any payment in respect of:

- 1) Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Insured named in the Schedule and not covered under the scope of the special conditions under section I above, unless specifically agreed by the Company in writing.
- 2) Debits established against the Insured Person(s) resulting from the use of counterfeit Card (which shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank). Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank named in the Schedule or a Card duly issued by the Insured named in the Schedule which is subsequently altered or modified or tampered with without consent of the Insured named in the Schedule.
- 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, fabrication, misrepresentation or alteration of or on or in any written instrument required in conjunction with any Card.
- 5) Losses resulting from any Card issued without making a proper application to the Insured named in the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Insured named in the Schedule.

- 6) Losses arising out of use of the Card by the Insured Person(s) with intent to defraud the Insured named in the Schedule.
- 7) Losses, which the Insured named in the Schedule 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).
- 8) 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).
- 9) Loss or damage directly or indirectly caused by skimming, cloning, counterfeiting and vishing.

Specific Claims Provisions applicable to Section I

- 1) Upon the happening of any event which may give rise to a claim under this policy, the Insured / Insured Person(s) named in the Schedule, shall immediately give written notice to the Company with full particulars as far as possible.
- 2) If the Insured / Insured Person(s) shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claims hereunder shall be forfeited.
- 3) The Insured named in the Schedule shall maintain proper and up-to-date record of the Insured Person(s) and shall allow the Company to inspect such records at any time, subject to the confidentiality obligations of the Insured. Also, at all points of time during the currency of the Policy, the Insured named in the Schedule is to ensure that adequate premium is paid to the Company to ensure that this Policy applies to cover all the Cardholders of the Insured. If, at any point of time, the required premium is not paid to the Company to cover the Cardholders of the Insured, the Cardholders in respect of whom the premium towards debit card policy is not received by the Company from the Insured Person(s) shall be treated as not covered under this Policy.
- 4) The Insured / Insured Person(s) shall at his own expenses take all reasonable precautions to prevent loss at all times and adhere and shall keep records of all transactions in such manner that the Company can accurately determine on basis of these records, the amount of loss.
- 5) This policy shall not cover 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.
- 6) Losses arising out of debits raised and established against the Insured Person(s) after receipt of List of Stolen Cards by the Member establishments of the Insured, with whom the Insured has an Acquiring Bank relationship, are not payable.

- 7) On payment of a claim by the Company, the total amount of indemnities and the indemnity amount per Cardholder will stand reduced by the amount of claim paid, unless the same is reinstated on payment of additional premium by the Insured.

EXTENSIONS FOR COVER UNDER SECTION I: CARD LIABILITY COVER

a) Coverage of transactions through EDC terminals post reporting

It is hereby agreed and declared that notwithstanding anything stated to the contrary, in the printed exclusions of this Policy, this Insurance is extended to cover Card Liability Cover arising out of transactions through EDC (Electronic Data Capture) terminals which have occurred after the loss have been reported to the Insured named in the Schedule.

b) Coverage of Cards forgotten by the Customer in the ATM post reporting

It is hereby agreed and declared that notwithstanding anything stated to the contrary, in the printed exclusions of this Policy, this Insurance is extended to cover Card Liability Cover arising out of Cards forgotten by the Customer in the ATM which have occurred after the loss has been reported to the Insured named in the Schedule.

c) Coverage of Loss on the card due to usage of PIN Number

It is hereby agreed and declared that notwithstanding anything stated to the contrary, in the printed exclusions of this Policy, this Insurance is extended to cover Card Liability Cover arising out of any loss or damage of Card transactions using the authorized PIN (Personal Identification Number) issued to the Cardholder by the Bank named in the Schedule.

Special exclusions Applicable to this extension

The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:

1. Loss incurred by the cardholder because of misuse of credit 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.
2. Any transactions not confirmed by host website or authorized bank.
3. Any errors made by the host Website or authorized bank.

d) Coverage of Loss on the card due to Internet based transactions

It is hereby agreed and declared that notwithstanding anything stated to the contrary, in the printed exclusions of this Policy, this Insurance is extended to cover any loss or damage arising out of Internet based transactions, using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank named in the Schedule.

Special exclusions Applicable to this extension

The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:

1. 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.

2. Any transactions not confirmed by host website.
3. Any errors made by the host Website.

e) Coverage of Loss on the cards due to unauthorized usage / Skimming / Counterfeit / Duplication/Phishing / Compromised Cards

It is hereby agreed and declared that notwithstanding anything stated to the contrary, in the printed exclusions of this Policy, this Insurance is extended to cover the following:

- a) any Fraudulent Use of a Bank Card(s) where property, labor 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.
- b) Losses arising out of duplicate or counterfeit cards as issued by the Bank named in the Schedule created without the Card holder's Knowledge,
- c) 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.

Special exclusions Applicable to this extension: Loss or damage directly or indirectly caused by Skimming, Cloning, Counterfeiting and Vising are not covered.

- 2) If the Insured / Insured Person(s) shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claims hereunder shall be forfeited.
- 2) The Insured named in the Schedule shall maintain proper and up-to-date record of the Insured Person(s) and shall allow the Company to inspect such records at any time, subject to the confidentiality obligations of the Insured. Also, at all points of time during the currency of the Policy, the Insured named in the Schedule is to ensure that adequate premium is paid to the Company to ensure that this Policy applies to cover all the Cardholders of the Insured. If, at any point of time, the required premium is not paid to the Company to cover the Cardholders of the Insured, the Cardholders in respect of whom the premium is not received by the Company from the Insured Person(s) shall be treated as not covered under this Policy.

- 4) The Insured / Insured Person(s) shall at his own expenses take all reasonable precautions to prevent loss at all times and adhere and shall keep records of all transactions in such manner that the Company can accurately determine on basis of these records, the amount of loss.
- 5) This policy shall not cover 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.
- 6) Losses arising out of debits raised and established against the Insured Person(s) after receipt of List of Stolen Cards by the Member establishments of the Insured, with whom the Insured has an Acquiring Bank relationship, are not payable.
- 8) On payment of a claim by the Company, the total amount of indemnities and the indemnity amount per Cardholder will stand reduced by the amount of claim paid, unless the same is reinstated on payment of additional premium by the Insured.

SECTION II - PERSONAL ACCIDENT COVER

Specific Definitions applicable to Section II

- 1) **“Accident”** is a sudden, unforeseen and involuntary event caused by external and visible means...
- 2) **“Bodily Injury”** means physical, external, Accidental bodily injury occurring suddenly in time and resulting solely and independently of any other cause or any physical defect or infirmity existing before the Period of Insurance.
- 3) **“Permanent Total Disablement”** means disablement, as the result of a bodily injury, which continues for a period of twelve (12) consecutive months, and is confirmed as total, continuous and permanent by a Physician after the twelve (12) consecutive months, and entirely prevents an Insured Person from engaging in or giving attention to gainful occupation of any and every kind for the remainder of his/her life.

II A). ACCIDENTAL DEATH - AIR ACCIDENT ONLY

If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in Death within twelve (12) months of the Date of Loss, then the Company agrees to pay to the Insured Person’s Beneficiary or legal representative the Compensation stated in the Schedule.

Specific Extensions applicable to Section II A

- 1) **Disappearance:** In the event of the disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive; all payments shall be reimbursed in full to the Company.
- 2) **Exposure:** Death as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

Specific Conditions applicable to Section II A

- 1) If applicable and if payment has been made under the Permanent Disablement Section, any amounts paid under that Section would be deducted from payment of a claim under this Section of the Policy.
- 2) This cover is provided to variants other than Classic/Maestro Cards
- 3) To avail this benefit, the customer must have purchased the ticket on his Kotak Debit Card, and must have himself/herself been the one to undertake the trip.

II B) Accidental Death – ROAD Accident and RAIL Accident only

An accident is a sudden, unforeseen and involuntary event caused by any type of an visible external entity and/or any violent means. Coverage under Personal Accident Death shall be applicable only when the cause of death is due to Road Accident or Rail Accident.

Sum Insured and Eligibility Criteria will be as mentioned under PA Cover schedule at the end of the policy.

Specific Exclusions applicable to Section II

The Company shall not be liable to pay any benefit in respect of any Insured Person(s):-

1. for Bodily Injury or Sickness occasioned by Civil War or Foreign War.
2. for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
3. for Bodily Injury or Sickness due to wilful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non- adherence to medical advice.
4. for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.
5. for Bodily Injury due to a gradually operating cause.
6. for Bodily Injury sustained whilst or as a result of participating in any criminal act.
7. for Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.

8. for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle.
10. for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
11. for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
12. for Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV.
13. for Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease.
14. for Bodily Injury sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
15. for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform.
16. for treatments for nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity.
17. any pathological fracture
18. for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.).
19. for investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.
20. for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hand gliding, parasailing, off-piste skiing or bungee jumping.
21. for Bodily Injury caused by or arising from or as a result of Terrorism.
22. for bodily Injury caused by or arising from accident other than road accident or rail accident.

SECTION III - PURCHASE PROTECTION- 90 Days – CONTENTS ONLY

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Insured / Insured Person(s) a sum not exceeding the Sum Insured / Limit of Liability, unless otherwise agreed by the Company, in respect of loss or damage to the contents purchased by the Insured Person(s) through the use of the Kotak Debit Cards or any owned by the Insured Persons in accordance with the Sum(s) Insured and conditions as stated in the schedule.

Section III A – Standard Fire and Special Perils - Refer to Annexure A

Section III B – Burglary

COVERAGE

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon, to indemnify, the Insured to the extent of the intrinsic value of -

- a. any loss of or damage to property belonging to the Insured or held in trust or on commission for which he is responsible or any part thereof whilst contained in the premises described in the Schedule hereto due to burglary or house-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises) or hold-up;
- b. damage caused to the premises resulting from burglary and/or housebreaking or any attempt thereat, any time during the period of insurance upto 5% of the Sum Insured for all contents.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or total sum insured stated in the Schedule.

EXCLUSIONS APPLICABLE TO COVER UNDER SECTION III (B)

The company will not make any payment in respect of:

- 1) Gold or silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheque, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- 2) Loss or damage where any inmate or member of the Insured's household or his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or in any way assisted or brought about by any such person or persons.
- 3) Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy.
- 5) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities.
- 6) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- 7) Loss of money and/or other property removed or extracted from the safe within the residential premises following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat.
- 8) Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured.
- 9) This policy shall cease attach:
 - a. if the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights;
 - b. if the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased;
 - c. to any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law; unless, in every case, the consent of the Company to the continuance of the insurance thereon is obtained and signified on the policy.
- 10) Loss or damage attributable to willful /gross negligence on part of the Insured Person (s) or any other person acting on behalf of the Insured Person(s).

CONDITIONS APPLICABLE TO COVER UNDER SECTION III (B)

- 1) CLAIMS PROCEDURE: Upon the happening of any event giving rise or likely to give rise to a claim under this policy the Insured shall -
 - a. give immediate notice thereof in writing to the nearest office with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police;
 - b. deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained; and
 - c. tender to the Company all reasonable information, assistance and proof in connection with any claim.

- 1) INDEMNITY: The Company may at its option reinstate, replace or repair the property and goods purchased through the Debit card, property or goods lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property and Goods as it was at the time of the occurrence of such loss or damage not more than the sum insured thereon.

AVERAGE: If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the policy, shall be separately subject to this condition.

Section IV – Travel Insurance

SECTION IV A - BAGGAGE INSURANCE

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to compensate the Insured Person(s) a sum not exceeding the Sum Insured / Limit of Liability, unless otherwise agreed by the Company, in respect of loss or damage to the Insured Person(s)'s Baggage due to accident or misfortune whilst on journey, anywhere within India, 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 Schedule (table attached on Page 1) in any period of insurance.

Specific Definitions applicable to Section IVA

- (i) "Journey" shall mean any trip undertaken by the Insured Person(s) outside the city, town or municipal limit of the residential premises of the Insured.
- (ii) For the purpose of this section "Tour" shall mean travel beyond 100 km outside the place of normal residence of the insured person.
- (iii) "Baggage" shall mean personal belongings of the Insured Person(s) which are carried by the Insured Person(s) during his journey or acquired by the Insured Person(s) during the journey.

Claim Settlement applicable to Section IV A

The Company will reimburse the Insured Person(s) 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.

Specific Exclusions applicable to Section IV A

The Company shall not be liable to make any payment under this Policy in respect of:

- 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 Person(s) 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 / Limit of Liability 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 while on the Journey or articles whilst being worn on the person of the Insured Person(s) or carried with the Insured Person(s).
- 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 48 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 Person(s) is involved, or suspected to be involved, as principal or accessory to a crime, including fraud or dishonesty of the Insured Person(s).
- 16) Loss or damage due to, or contributed to by, the Insured Person(s) 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, dependants of the Insured Person(s) or any person other than the Insured Person(s).
- 21) Any travel undertaken within the municipal limits of the village, town or city where the Insured Person(s) premise is located and not forming a part of routine travel.

SECTION V – FRAUD DUE TO CARD IN TRANSIT FROM DATE OF DISPATCH OF THE CARD FROM THE BANK TO RECEIPT BY THE VALID CUSTOMER

Coverage is provided for unauthorized transactions on cards issued by bank but not delivered to customer. Such transactions can be either on ATM/POS//E-com/any other transaction platform.

Personal Accident (PA) Eligibility Table

Personal Accident Death only cover	
Accidental death due Road / Rail accident only	Covered Accident - An accident is a sudden, unforeseen and involuntary event caused by any type of an visible external entity and/or any violent means.
Active card clause – Qualifying Conditions for Sum Insured Benefit	<p><u>Classic/Maestro Cards</u> Capital Sum Insured Rs.2 lacs - For Active Classic Maestro Cards – Min 2 POS/ECOM transaction in last 30 days of min Rs.500 each.</p> <p><u>Other than Classic/Maestro</u> Capital Sum Insured Rs.5 lacs - For Active Cards Min 2 POS/ECOM trans in last 30 days of min Rs.500 each.</p> <p>Advanced Sum Insured Rs. 15 lacs - min 6 POS/ECOM trans in last 60 days of min Rs.500 each</p> <p><u>Premium Govt Segment (Platinum Card)</u> <u>Classic/Maestro Cards</u> Capital Sum Insured Rs.2 lacs - For Active Classic Maestro Cards - Min 2 POS/ECOM transaction in last 30 days of min Rs.500 each</p> <p>Advanced Sum Insured Rs. 5 lacs - Min 6 POS/ECOM transaction in last 60 days of min Rs.500 each</p> <p><u>Other than Classic/Maestro</u> Capital Sum Insured Rs.5 lacs - For Active Cards which have been used in POS/ECOM transactions in one year (Other Than Classic maestro) with No Minimum Transactions.</p> <p>Advanced Sum Insured Rs. 50 lacs - min 3 POS/ECOM trans in last 60 days of min Rs.500 each</p>
Partial/Permanent Disability Cover due to Road, Rail Accident Premium Govt Segment (Platinum Card)	Rs. 30,00,000/-
Educational Benefit Premium Govt Segment (Platinum Card)	Rs. 4,00,000/- for dependent Child (upto 25 years of age) of deceased savings account holder subject to them incurring active educational expenses

Active card clause – Qualifying Conditions for PPD/PTD and Educational Benefit Premium Govt Segment (Platinum Card)	Cover is only available to Gold/Titanium, Platinum/My World, Privy Platinum/ World/World Exclusive, Signature and Infinite Card Holders subject to min 3 POS/ECOM trans in last 60 days of min Rs.500 each
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PA Covers					
Sr. No.	Type of Card	Regular Segment	Premium Govt Segment (Platinum Card)		
		Personal Accident Coverage (Accidental Death – Rail and Road Only)	Personal Accident Coverage (Accidental Death – Rail and Road Only)	Partial/Permanent Disability Cover due to Road, Rail Accident	Educational Benefit
1	Classic/ Maestro Cards	Capital Sum Insured Rs.2 lacs - For Active Classic Maestro Cards - Min 2 POS/ECOM transaction in last 30 days of min Rs.500 each.	Capital Sum Insured Rs.2 lacs - For Active Classic Maestro Cards - Min 2 POS/ECOM transaction in last 30 days of min Rs.500 each. Advanced Sum Insured Rs. 5 lacs – Min 6 POS/ECOM trans in last 60 days of min Rs.500 each.	NIL	NIL
2	Gold/ Titanium Cards	Capital Sum Insured Rs.5 lacs - For Active Cards	Capital Sum Insured Rs.5 lacs - For Active Cards which have been used in POS/ECOM transactions in one year (Other Than Classic maestro) with No Minimum Transactions	Rs. 30,00,000/-	
3	Platinum/My World Cards	Min 2 POS/ECOM trans in last 30 days of min Rs.500 each.		subject to min 3 POS/ECOM trans in last 60 days of min Rs.500 each	Rs. 4,00,000/- for dependent Child (upto 25 years of age) of deceased savings account holder subject to them incurring active educational expenses. subject to min 3 POS/ECOM trans in last 60 days of min Rs.500 each
5	Privy Platinum / World / World Exclusive		Advanced Sum Insured Rs. 50 lacs - min 3 POS/ECOM trans in last 60 days of min Rs.500 each.		
6	Signature Cards	Advanced Sum Insured Rs. 15 lacs - min 6 POS/ECOM trans in last 60 days of min Rs.500 each.			
7	Infinite Cards				