

Benefits under the Insurance

Covers	Sum Insured (₹)
Lost Card Reporting including counterfeit/online fraud	300,000
Cash in transit	50,000
Purchase Protection	100,000
Air PA	10,000,000
Loss of checked in Baggage (International)	50,000
Delay of checked in Baggage (International)	30,000
Missed Connecting Flight (International)	50,000
Loss of Passport/travel documents (International)	10,000
Delay in Flight (International)	50,000
Credit Shield	100,000

Annexure

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

1. Lost Card Liability

- The cover is valid for 7 days prior to reporting and 7 days post reporting
- All fraudulent utilisation of lost or stolen covered Credit Cards including at Point of Sale and merchant establishment transactions are covered
- ATM Frauds defined as fraudulent cash withdrawal and fraudulent transactions from stolen/lost cards
- ATM related transactions covered provided that it is not done by the Cardholder/authorised person
- Any PIN based transactions (like ATM, Internet, and telephone, etc.) are covered provided the Pin is acquired under duress by unauthorised person
- All losses arising from breach of 2nd level authorisations are not covered
- Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards
- Pre-delivery fraud is not covered
- Coverage of cards forgotten by the customer in the ATM will be covered provided the card is used by unauthorised person using card no. & CVV. Claim will be paid only if video-recording is received from bank
- Coverage amount would be limited to credit limit allotted under each card by HSBC maximum up to sum insured
- FIR/Policy daily diary is to be mandatorily submitted in case of lost card
- Coverage: Worldwide
- Claim to be intimated to ICICI Lombard within 90 days of date of intimation to the Bank by the Cardholder
- All claim documents to be sent within 90 days from the date of intimation to ICICI Lombard by Bank
- Cardholder in every case to cancel the card as soon as practicable but not more than 3 days from the date of notification of fraud transaction via SMS, card statement, e-mail, net banking or by any other means

2. Counterfeiting

- 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
- Skimming – 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
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Cardholder's

Knowledge

- Coverage amount would be limited to credit limit allotted under each card by HSBC maximum up to sum insured
- Reporting Period – 38 days pre-reporting and 7 days post reporting Cover
- Claim to be intimated to ICICI Lombard within 90 days of date of intimation to the Bank by the Cardholder
- All claim documents to be sent within 90 days from the date of intimation to ICICI Lombard by Bank
- Cardholder in every case to cancel the card as soon as practical but not more than 3 days from the date of notification of fraud transaction via SMS, card statement, e-mail, net banking or by any other means

3. Online Fraud Protection

- Phishing/account takeover - Any fraudulent loss or damage arising due to Information obtained by Unauthorised 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
- Covers all online fraudulent utilisation of Credit Cards using the authorised 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
- Coverage amount would be limited to credit limit allotted under each card by HSBC maximum up to sum insured
- Reporting Period – 38 days pre-reporting and 7 days post reporting Cover
- 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 90 days of date of intimation to the Bank by the Cardholder
- All claim documents to be sent within 90 days from the date of intimation to ICICI Lombard by Bank
- 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 credit card at any site not having authorised 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/authorised bank
 - Any errors made by the host Website/authorised bank
- Cardholder in every case to cancel the card as soon as practicable but not more than 3 days from the date of notification of fraud transaction via SMS, card statement, e-mail, net banking or by any other means

Cash in Transit

- Insured will be compensated, 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 and the transit is completed within a period of specified 6 hours from the time of cash withdrawal from the ATM/Bank on the Credit Card
- This cover shall apply only to the loss, whilst in transit, of money belonging to the Insured and in possession of the Insured
- Claim to be intimated within 30 days of date of loss

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 60 days from the date of purchase
- Cover for residential address of the card holder as per the records of the policyholder only
- Jewellery, perishable items are not covered
- Earthquake, Terrorism is not covered
- Mysterious disappearance is not covered

- Claim to be intimated within 30 days of date of loss
- Geographical Limit: India

Personal Accident due to Air – Death Only

- Covers death due to air accident, in case of air accident in case of air ticket is purchased on Covered credit card issued by HSBC
- Claim under this cover is payable only once irrespective of the number of cards held by the Cardholder
- Pilots, armed forces, police, air crew are not covered while on duty. It is covered only for the trip which is not the part of his/her professional duties
- Claim to be intimated to ICICI Lombard within 30 days of incidence
- Mode of Benefit-Payment

Global Covers (Travel Insurance)

a. Loss of Checked in Baggage

- 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
- 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
- Invoices/bills to be produced at the time of claim
- No compensation certificate from International airlines to be submitted at the time of claim
- 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
- Claim to be intimated to ICICI Lombard within 30 days of incidence
- Mode of Payment – Reimbursement

b. 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
- 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
- Geographical Limit – Worldwide

c. Loss of Passport and travel related documents

- Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport/Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss
- Claim to be intimated to ICICI Lombard within 30 days of incidence
- Mode of Payment – Reimbursement

d. Missing of Connecting International Flight During Transit

- Benefit paid if the Insured misses or fails to take a connecting international flight of an international Airline due to the delay in arrival of another international flight, in which the Insured is travelling, beyond 6 hours of the schedule arrival time

- The Company shall be liable to pay the claim under this Section only if:
 - a. The Insured has actually boarded the first international flight
 - b. Connecting international flight's Schedule departure timing is at least 6 hours after the schedule arrival of the first international flight
 - c. Proof of missing of connecting international flight during transit must be provided by obtaining the Certificate(s) from the concerned authorities
- Claim to be intimated to ICICI Lombard within 30 days of incidence
- Mode of Payment – Reimbursement

e. Delay in Flight

- Compensation up to Sum Insured will be paid in 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

Credit Shield

- Cover in respect of the debits established against the Cardholder resulting only from the use of the Credit Card by the Cardholder in the event of an air accidental death of the Cardholder
- The company will indemnify the Insured only if all efforts are being made by the Insured to recover the debits established through the use of the Credit Card from the Cardholder's family (wife and children, etc.)