

Wallet Insurance Policy

PREAMBLE

You, the Insured/Policy Holder, have applied to Us, for insurance and this document is the Policy setting out the details of the insurance which You have requested. When drawing up this Policy, We have relied on the information and statements which You have provided in the proposal form.

In return for payment of the premium shown in the Schedule, We agree to insure You on happening of covered event during the Policy Period as stated in Schedule, upon which one or more benefits become payable under the Policy, subject to the terms and conditions contained herein or endorsed on this Policy.

PART I OF THE POLICY- SCHEDULE

Policy No _____ **Issued at** _____ **Stamp duty** _____

1. Details of Policy Holder

- a. Name _____
- b. Mailing Address _____

2. Details of Insured/Cardholder

- a. Name _____
- b. Mailing Address _____

3. Policy Period _____

Start Date & Time _____

End Date & Time _____

4. Details of Cards* covered

Card No.	Cardholder/Insured	Bank
XXXX XXXX XXXX XXXX	Mr.ABC	XYZ Bank
XXXX XXXX XXXX XXXX	Ms.DEF	XYZ Bank

5. Sum Insured

Sl. No	Benefit	Description	Geographical Scope	Sum Insured(Rs.)
1	Section I Lost Card Liability	Pre- Reporting Period : x Days	World-wide	
2	Section II Credit Shield		World-wide	
3	Section III Purchase Protection	Cover for X days from the date of purchase	India	
4	Section IV - Loss of Wallet		World-wide	
5	Section V – Loss of Cash in Transit		India	

*For Add on Card, the name of the Cardholder refers to the name of the Add-on Card Holder.

6. Extensions/Endorsements:

Sl. No.	Benefit	Geographical scope	Sum Insured (Rs.)
1	Extension WI 1- Mid-term inclusion of Card	NA	
2	Extension WI 2 - Personal Accident	Worldwide	
3	Extension WI 3 - Travel Cover	Worldwide	
	Benefit 1 - Loss of Checked in Baggage		
	Benefit 2 - Trip Delay (If Trip is delayed for more than 6 hours)		

7. Premium Details :

- a. Basic Premium (Rs.)
- b. Service Tax[#] & Education Cess(As applicable)
- c. Secondary & Higher Education Cess(As Applicable)
- d. Net Premium* (Rs.)

[#]subject to change in tax laws

(*) inclusive of Service tax[#] and cess extra

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at _____ on this date

Authorised Signatory

COMPANY CONTACT DETAILS:

a) Toll-free number: 1800-2666

b) Postal Address:

ICICI Lombard General Insurance Company Limited
 ICICI Lombard House,
 414, Veer Savarkar Marg,
 Near Siddhi Vinayak Temple,
 Prabhadevi, Mumbai 400025

c) E-mail: insuranceonline@icicilombard.com

Agency Details:

a) Agency Name:

b) Agency Code:

c) Contact Details: Mobile _____ Landline: _____

PART II OF THE POLICY

I. Definitions

For the purposes of this Policy, the terms specified below shall have the meaning set forth wherever appearing/specified in this Policy or related Extensions/Endorsements:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

"Accident" means an unexpected, unforeseen and undesirable event caused by external, violent and visible means, resulting in an Injury.

"Act of Terrorism" means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

"Add-on Card" shall mean any additional Card issued to You or Your Family and which shall share the credit limit / account balance of the Card issued to You.

"ATM" shall mean Automated Teller Machines of Banks, which have been approved by Reserve Bank of India.

"Bank" shall mean an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.

"Card" shall mean any credit card/ debit card /ATM card mentioned in the Schedule.

"Cardholder" shall mean such individual (s) to whom a Card has been issued by the Bank.

"Family" shall mean and include Your lawful spouse and dependent children, including step children and children legally adopted and dependent parents.

"Injury" means any physical bodily harm sustained because of an Accident, occurring during the Policy Period, for which medical treatment by a medical practitioner is required, but does not include any illness.

"Insured" means the individual(s) whose name(s) is/are specifically appearing in the Schedule, has been issued a Card by the Bank and is/are hereinafter referred as **"You"/"Your"/"Yours"/"Yourself"**

"Merchant Establishment" shall mean establishments wherever located which honour the Card

"Password" – means a secret word or phrase that one uses to gain admittance or access to particular information

"PIN" shall mean specific Personal Identification Number assigned to the Cardholder by the Bank named in the Schedule in connection with the Card.

"Policy" means the proposal, the Schedule/Certificate of Insurance issued to You, insuring clauses, definitions, exclusions, conditions and other terms contained herein and any endorsement/extension attaching to or forming part hereof, either at inception

or during the Policy Period. **"Certificate of Insurance"** for the purpose of Policy shall mean and include the certificate issued to You by Us or on Our behalf evidencing Your participation in the Policy.

"Policy Period" means the period commencing at the Policy Period Start Date and ending at the Policy Period End Date, as specifically stated in Schedule and for which the Policy shall remain valid.

"Policy Holder" means the person(s) or the entity named in the Schedule who executed the Schedule.

"Replacement/Repair/Reinstatement Cost" means the cost incurred (on date of loss/ damage) in replacing, repairing or reinstating the property respectively. Such replacement, repair or reinstatement (as the case may be) shall be done to bring the property in the same position (similar kind, quality and usefulness) as it was before the loss.

"Sum Insured" means the maximum amount of coverage, as specified against each section in the Schedule which represents Our maximum liability for any and all claims made during the Policy Period for that section.

"You/Your/Yours/Yourself" means the person(s) that We insure and is/are specifically named as Insured/Cardholder (s) in the Schedule.

"We/Our/Ours/Us" means the ICICI Lombard General Insurance Company Limited

II SCOPE OF COVER:

Section I: Lost Card Liability

We will reimburse You subject to Sum Insured for this section as mentioned in the Schedule for debits or transactions established against You resulting from the unauthorized use of any lost or stolen Card during the period prior to reporting the loss of Card to Bank (Pre-reporting period) as named in the Schedule.

Provided that the scope of cover under this section shall be world-wide

Exclusions under Section I:

We will not pay for expenses or loss as a result of:-

1. Card transactions authorised using PIN / Password issued to You by the Bank.
2. Internet based transactions.
3. Use of Counterfeit Card
4. Card transactions incurred by a resident of Your household, or by a person entrusted by You with Your Card
5. Card transactions in which the Bank is legally entitled to recover from the Cardholder, or the corporate or other legal entity agreeing to honour Card expenses incurred by the Cardholder.

For the purpose of this section the term **"Counterfeit Card"** shall mean a Card which has been embossed or printed so as to pass off as a Card duly issued by the Bank which is subsequently altered or modified or tampered without consent of the Bank named in the Schedule.

Claim Procedure for Section I:

In the event of loss of Your covered Card during the Policy Period-

1. You shall give immediate notice to the authorized service provider or the Bank for blocking/deactivating the Card
2. You shall also give immediate notice to the nearest police station giving full particulars of the loss
3. You shall give immediate notice to Us regarding the claim

Documents to be submitted in support of the claim:

- 1) Claim form duly filled and signed by the claimant
- 2) The Bank statements of the Card, indicating the disputed transactions
- 3) Copy of notice issued to the Police by the Cardholder
- 4) F.I.R. or intimation copy issued by the Police
- 5) Communications with the Bank regarding the claim
- 6) Any other document as may be required by Us

Section II- Credit Shield

We will pay You or Your nominee/ legal heir (as the case may be), the outstanding balance in the Card(s) payable to the issuing Bank subject to Sum Insured for this section as mentioned in Schedule, in the event of Accident resulting in the following insured events, provided the date of Accident falls within the Policy Period

Insured Event - Death resulting from Accident

We will pay only if Death occurs due to Accident resulting in an Injury within twelve months from the date of Accident resulting in such Injury

Insured Event – Permanent Total Disablement resulting from Accident

We will pay for the following permanent losses caused by Injury within twelve months from the date of Accident resulting in such Injury:

- (i) Loss of use of both eyes, or physical separation/ loss of use of two hands or two feet, or one hand and one foot, or of such loss of use of one eye and such physical separation/ loss of use of one hand or one foot
- (ii) Physical separation/ loss of use of two hands or two feet, or of one hand and one foot, or of loss of use of one eye and loss of use of one hand or one foot
- (iii) If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured from engaging in any employment or occupation of any description whatsoever

Exclusions under Section II:

We will not pay for expenses or losses as a result of-

- (i) Transactions on the covered Card after the loss date.
- (ii) Death or Permanent Total Disablement resulting from or on account of
 - 1) intentional self-injury, suicide or attempted suicide;
 - 2) whilst under the influence of intoxicating liquor or drugs;
 - 3) directly or indirectly caused by venereal disease or insanity or mental, nervous or emotional disorder;
 - 4) You committing any breach of law with criminal intent.

Claim Process for Section II

A. Claim Procedure

- (i) You or any such person acting on Your behalf, as the case may be, shall deliver to Us, within 30 days of the date on which the event shall have come to Your knowledge, a detailed statement in writing as per the claim form, and any other material particular, relevant to the making of such claim.
- (ii) You or any such person acting on Your behalf, as the case may be, shall tender to Us all reasonable information, assistance and proofs in connection with any claim hereunder.

B. Claim Documents: You or any such person acting on Your behalf, as the case may be, shall be required to furnish the following for or in support of a claim:

(i) In case of Death resulting from Accident

- a. Policy Copy
- b. Claim form duly filled and signed by the claimant
- c. Post Mortem Report (certified copies) (Availability of post-mortem report is a condition precedent to establishing liability under the Policy)
- d. F.I.R. or Death report or Inquest Panchnama (in original or certified copies)-
- e. Spot Panchnama (certified copies)- if applicable
- f. Death certificate (in original or certified copy)
- g. Copy of the account statements as on the date of loss for the Cards covered under the Policy.
- h. Any other document as may be required by Us.

(ii) In case of Permanent Total Disablement resulting from Accident

- a. Policy copy
- b. Claim form duly filled and signed by the claimant
- c. Disability certificate by authorized medical practitioner of the district/ units concerned, (certificate) stating percentage of disablement
- d. F.I.R. and Panchnama wherever applicable (original or certified copies)
- e. Medical report
- f. Investigation reports like laboratory test, X-rays and reports essential of confirmation of the type and percentage of disability
- g. Copies of medical bills
- h. Copy of the account statements as on the date of loss for the Cards covered under the Policy
- i. Photo of Insured showing the disability
- j. Any other document as may be required by Us

Condition applicable to Section II-

The cover under Section II of the Policy, shall terminate in the event of Accidental death claim becoming admissible and accepted by Us under this Section. In consequence thereof no benefit shall be payable under Section II of the Policy thereafter.

SECTION III - PURCHASE PROTECTION

We shall pay You for the loss or damage to the tangible items purchased by You through the use of the Card for the period as stated in the Schedule, within the territorial limits of India, subject to Sum Insured for this section as mentioned in the Schedule.

Exclusions under Section III-

We will not pay for expenses or losses as a result of-

1. You and/or Your domestic staff's direct or indirect involvement;
2. Mechanical and/or electrical breakdown;
3. Theft without actual forcible and violent entry and/or exit from the residential premises;
4. Mysterious disappearance
5. Loss of or damage to the following items, unless expressly covered in the Policy-
 - (i) any motor vehicle including automobiles, boats and airplane
 - (ii) securities for money, cheques, stamp, bullion or unset precious stones, negotiable instruments, traveller cheques, tickets of any kind, plants, animals, perishables
 - (iii) any curios or works of art, manuscripts, plans, drawings, documents of any kind
 - (iv) used, rebuilt, refurbished or remanufactured items at the time of Your purchase
 - (v) pedal cycle
 - (vi) items purchased for resale, professional or commercial use
6. Loss or damage to the items on account of-
 - a. Its own fermentation, natural heating or spontaneous combustion or undergoing any heating or drying process;
 - b. Any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
 - c. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, sculptures, curios, pictures, musical instruments sports gear and similar articles of fragile nature
 - d. Defective design or use of defective material or bad workmanship;
 - e. Removal, repair or alteration of sprinkler installation in the premises;
 - f. Damage through alteration (including cutting, sawing and shaping)

Claim Procedure for Section III

A. Basis of assessment of claim

- i. We may, in case of an admissible claim, either replace /repair / reinstate the property or pay for the claim wherever the cost of such Replacement/Repair/Reinstatement exceeds the value of such lost/damaged property immediately before the occurrence of the damage/loss.
- ii. In case of total loss or damage to the property, We will pay You the market value of the property, less salvage, if any; maximum liability being limited to Sum Insured for this Section.
- iii. We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements.

B. Claim Documents

- a. Claim form dully filled and signed by claimant
- b. First Information Report
- c. Panchnama
- d. Investigation Report by the Police
- e. Fire Brigade Report, if applicable
- f. Estimate and final bills of repairers
- g. Invoices of owned articles, if required by the Company
- h. And any other document as may be required by Us

SECTION IV - LOSS OF WALLET

We will pay You the Sum Insured for this section as mentioned in the Schedule in the event of loss of wallet whilst in Your possession, loss being on account of Accident.

Provided that, cover under this section shall be paid only once during the Policy Period

Provided further that, You must provide an official police report that indicates the incident happened within the covered time frame in order for Us to admit the claim, unless You are incapable of doing so due to any reason beyond Your control.

Exclusions under Section IV-

We will not pay for expenses or losses as a result of-

- a. Loss or damage caused by events such as fire, water, wear and tear, deterioration, manufacturing defects, inherent vice, birds, vermin, bats, rodents, insects, domestic or domesticated animals.
- b. Partial damage to Your wallet or items inside
- c. Any intentional or criminal act or failure to act by:
 - i. any person insured by this Policy; or
 - ii any other person at the direction of any person insured by this Policy.

Claim Procedure for Section IV

In the event of a loss of wallet:

- a. You must file a Police report within 6 hours from the discovery of the incident
- b. You shall intimate the claim to Us within 24 hours of the discovery of the incident.
- c. You shall submit the duly filled claim form and police report to Us within 15 days of the date of intimation of claim or any other document as may be required by Us.

SECTION V – Loss of cash in transit-

We will pay You for loss of money in Your possession withdrawn from any ATM/Bank using the covered Card, by way of hold-up, robbery, theft, or any other fortuitous cause within 6 hours of the withdrawal whilst in transit, subject to Sum Insured for this section as mentioned in the Schedule.

Exclusions under Section V-

We will not pay for expenses or losses as a result of-

- (i) Theft of money from unattended vehicle;

- (ii) Shortage of any money due to any error or omission on Your part or any other person.

Claim Procedure for Section V

1. You shall give immediate notice to Us in writing as well as lodge forthwith a complaint with the Police
2. You shall be required to furnish the following for or in support of a claim:
 - (a) Claim form duly filled and signed by claimant;
 - (b) A copy of First Information Report/ Complaint lodged with concerned Police Station or Panchnama in respect of any loss on account of or during riot and strike, terrorist activity or on account of or due to theft.
 - (c) Proof of the withdrawal transaction including a copy of the Bank statement.
 - (d) Any other document as may be required by Us.

III. Additional Services as assistance

In addition to the sections chosen under the Policy, We will facilitate You for the following services for free-

- a) Card blocking service and
- b) Valuable document retrieval

A – Blocking of Cards

We will facilitate the blocking of all cards within a lost or stolen wallet or blocking of a single Card lost or stolen on reporting of the same by You, subject to availability of relevant information pertaining to the same with authorized service provider appointed by Us.

B – Valuable document retrieval

We will facilitate the storage of details of Your valuable documents with Us (like driving licence, insurance policies, PAN card, IMEI number of mobile etc). We will hold those details safe should You ever need to provide these details when the originals are not at hand.

IV. Permanent exclusions under the Policy

1. Any kind of willful negligence or misconduct or contractual liability or consequential losses
2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused by
 - a. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Loss, destruction or damage caused by pollution or contamination excluding

- a. Pollution or contamination which itself results from a peril hereby insured against.
- b. Any peril hereby Insured against which itself results from pollution or contamination

PART III OF SCHEDULE

STANDARD TERMS AND CONDITIONS:

1. Incontestability and Duty of Disclosure:

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by You or any one acting on Your behalf to obtain any benefit under this Policy.

2. Reasonable Care

You shall take all reasonable steps to safeguard Your interests against loss or damage that may give rise to a claim.

3. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to any of Our liability to make any payment under this Policy.

4. Records to be maintained

You shall keep an accurate record containing all relevant particulars and shall allow Us to inspect such record. You shall furnish such information as We may require in relation to the claim within reasonable time limit and within the time limit specified in the Policy.

5. No constructive Notice

Any knowledge or information of any circumstances or condition in connection with You in possession of any of Our official shall not be the notice to or be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

6. Notice of charge etc.

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

7. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Policy shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Policy, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

8. Position after a claim

You shall not be entitled to abandon any insured item/property whether We have taken possession of the same or not. As from the day of receipt of the claim amount by You as determined by Us to be fit and proper, the Sum Insured for the remainder of the Policy Period shall stand reduced by the amount of the compensation.

9. Subrogation

In the event of payment under this Policy, We shall be subrogated to all the Your rights or recovery thereof against any person or organisation, and You shall execute and deliver instruments and papers necessary to secure such rights.

You and any claimant under this Policy shall at Our expense do and concur in doing and permit to be done, all such acts and things as may be necessary or required by Us, before or after Your indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which We shall be or would become entitled or subrogated. However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable.

10. Contribution

If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by You or not, then We shall not be liable to pay or contribute more than its rateable proportion of any loss or damage. However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable.

11. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

12. Cancellation/termination

We may at any time, cancel this Policy/Certificate of Insurance, by giving 15 days notice in writing by Registered post Acknowledgment Due post to You at Your last known address in which case We shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. You may also give 15 days notice in writing, to Us, for the cancellation of this Policy/Certificate of Insurance, in which case, We shall from the date of receipt of notice cancel the Policy/Certificate of Insurance and retain the premium as per the refund grid applicable. The minimum premium to be retained in the event of cancellation will be Rs.300/-.

12 (a): Refund Grid applicable to Policies having Policy Period lesser than or equal to one year:

PERIOD ON RISK	RATE OF PREMIUM REFUNDED
Up to 1 month	75% of premium
Up to 3 months	50% of premium

Up to 6 months	25% of premium
Exceeding six months	Nil

12 (b): Refund Grid Applicable to policies having Policy Period greater than 1 year

% Refund Premium				
	Policy Period (Years)			
Year of Cancellation	2	3	4	5
Year 1	38%	52%	60%	65%
Year 2	NA	26%	40%	49%
Year 3	NA	NA	20%	32%
Year 4	NA	NA	NA	16%

No refunds of premium shall be made under the Policy/Certificate of Insurance during the last year of the Policy Period for the policies having Policy Period of more than 1 year

Upon making any refund of premium under this Policy/Certificate of Insurance in accordance with the terms and conditions to You, the cover and Our liability in respect of the Policy shall forthwith terminate.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of the Policy/Certificate of Insurance where any claim has been admitted by Us or has been lodged with Us or any benefit has been availed by the You under the Policy.

13. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both You and Us to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

14. Arbitration clause

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if We have disputed or not accepted liability under or in respect of this Policy.

15. Renewal notice

Renewal notice for policies not issued on Auto Renewal Basis:

We shall not be bound to accept any renewal premium nor give notice that such renewal premium is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the You that may result to enhance the Our risk under the guarantee hereby given. No renewal receipt shall be valid unless it is on Our printed form and signed by Our authorised official. Any change in the risk will be intimated to Us by the You. Nothing mentioned herein or otherwise shall affect Our right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise.

Renewal notice for policies issued on Auto Renewal Basis:

We shall automatically renew the Policy annually for the period it has been issued for. However on expiry of the Policy after completing its entire auto renewal period We shall not be bound to accept any renewal premium nor give notice that such renewal premium is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that may result to enhance the Our risk under the guarantee hereby given. No renewal receipt shall be valid unless it is on Our printed form and signed by Our authorised official. Any change in the risk will be intimated to Us by You. Nothing herein or otherwise shall affect Our right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise.

16. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to
In Your case, at the last-known address
In Our case:

ICICI Lombard General Insurance Company Limited
ICICI Lombard House,
414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

17. Customer Service

If at any time You require any clarification or assistance, You may contact Our offices at the address specified, during normal business hours.

18. Grievances

In case You are aggrieved in any way, You should do the following:

1. Call Us at toll free number: 1800 2 666 or email us at insuranceonline@icicilombard.com
2. If You are not satisfied with the resolution then he/she may successively write to the manager- service quality, corporate manager- service quality, national manager- operations and finally director-services and business development at the following address:

ICICI Lombard General Insurance Company Limited
 ICICI Lombard House,
 414, Veer Savarkar Marg,
 Near Siddhi Vinayak Temple,
 Prabhadevi, Mumbai 400025

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

The details of Insurance Ombudsman are available below:-

Ombudsman Offices	
Delhi, Rajasthan	2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI – 110 002
West Bengal, Bihar	29, N. S. Road, 3rd Fl., North British Bldg. KOLKATA -700 001
Maharashtra	3rd Flr., Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054
Tamil Nadu, Pondicherry	Fatima Akhtar Court, 4th Flr., 453(old 312), Anna Salai, Teynampet, CHENNAI -600 018
Andhra Pradesh	6-2-46, 1st Floor, Moin Court, Lane Opp. Saleem Function Palace A.C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004.
Gujarat	2nd Flr., Ambica House, Nr.C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014
Kerla, Karnataka	2nd Flr., CC 27/ 2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015
North Eastern States	Aquarius, Bhaskar Nagar, R.G. Baruah Rd. GUWAHATI
Uttar Pradesh	Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj,LUCKNOW - 226 001
Madhya Pradesh	1st Floor, 117, Zone II, (Above D.M. Motors Pvt. Ltd.) Maharana Pratap Nagar, BHOPAL - 462 011
Punjab, Haryana, Himachal Pradesh, J and K, Chandigarh	S.C.O. No. 101,102 and 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017
Orissa	62, Forest Park, BHUBANESWAR - 751 009

The updated details of Insurance Ombudsman are available on IRDA website: www.irdaindia.org, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, Our website www.icicilombard.com or from any of Our offices

19. Limitation period

In no case whatsoever shall We be liable, for any claim after the expiry of 30 days from the date of completion of the Policy unless the claim is subject to pending action or arbitration; it being expressly agreed and declared that if We shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of disclaimer have been made the subject matter of a suit in court of law then the claim for all such purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

20. Currency for payments

All claims shall be payable in India in Indian Rupees only.

Endorsements/Extensions under Wallet Insurance

Extension WI 1 - Midterm Inclusion of Cards

In consideration of the payment of additional premium by You to Us, We agree that the following Cards will be considered as part of cover under Section I, II and III, provided under this Policy

- 1.
- 2.

Provided that, for the above mentioned Cards, a waiting period of 7 days will be applicable for the commencement of benefits under the covered sections, from the effective date of this extension.

Extension WI 2 - Personal Accident

We will pay You or Your Nominee/ legal heir, as the case may be a sum as compensation on occurrence of insured event, subject to the Sum Insured for this extension as mentioned in the Schedule, arising due to an Injury sustained by You during the Policy Period

Insured Event- Death resulting from Accident

We will pay only if Death occurs due to Injury within twelve months from the date of Accident resulting in such Injury.

Insured Event – Permanent Total Disablement resulting from Accident

We will pay for the following permanent losses caused by Injury within twelve months from the date of Accident resulting in such Injury:

- (i) Loss of use of both eyes, or physical separation/ loss of use of two hands or two feet, or one hand and one foot, or of such loss of use of one eye and such physical separation/ loss of use of one hand or one foot.
- (ii) Physical separation/ loss of use of two hands or two feet, or of one hand and one foot, or of loss of use of one eye and loss of use of one hand or one foot.
- (iii) If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured from engaging in any employment or occupation of any description whatsoever.

Exclusions under extension WI-2

We will not pay for expenses incurred on account of death or disablement resulting from or on account of-

- a) intentional self-injury, suicide or attempted suicide;
- b) whilst under the influence of intoxicating liquor or drugs;

- c) directly or indirectly caused by venereal disease or insanity or mental, nervous or emotional disorder;
- d) arising or resulting from You committing any breach of law with criminal intent.

Claim Procedure applicable to this extension

A) Upon the happening of any event giving rise or likely to give rise to a claim under this Policy:

- (i) You or any person acting on Your behalf, shall deliver to Us, within 30 days of the date on which the event shall have come to his knowledge, a detailed statement in writing as per the claim form, and any other material particular, relevant to the making of such claim.
- (ii) You or any person acting on Your behalf, shall tender to Us all reasonable information, assistance and proofs in connection with any claim hereunder.

B) Claim Documents: You or any person acting on Your behalf, shall be required to furnish the following for or in support of a claim:

(i) In case of Death resulting from Accident

- a. Policy Copy
- b. Claim form duly filled and signed by nominee
- c. Post Mortem Report (certified copies) (Availability of post-mortem report is a condition precedent to establishing liability under the Policy)
- d. F.I.R. or Death report or Inquest Panchnama (in original or certified copies)-
- e. Spot Panchnama (certified copies)- if applicable
- f. Death certificate (in original or certified copy)
- g. Any other document as may be required by Us.

(ii) In case of Permanent Total Disablement resulting from Accident

- a. Policy Copy
- b. Claim form duly filled and signed by the claimant
- c. Disability certificate - Authorized Medical Practitioner of the district/ units concerned, (certificate) stating percentage of disablement
- d. F.I.R. and Panchnama wherever applicable (original or certified copies)
- e. Medical report
- f. Investigation reports like laboratory test, X-rays and reports essential of confirmation of the type and percentage of disability
- g. Copies of medical bills
- h. Photo of Insured showing the disability
- i. Any other document as may be required by Us .

Condition applicable to this extension-

The cover under this extension shall terminate in the event of claim in Your respect, becoming admissible and accepted by Us under this extension. In consequence thereof no benefit shall be payable under this extension of the Policy thereafter.

Extension WI 3 -Travel Cover

Benefit 1- Loss of Checked-in Baggage

We will reimburse You for the loss in the event Your Checked-in Baggage gets lost whilst in the custody of the airline during the period of journey undertaken by You during the Policy Period, subject to the Sum Insured as mentioned in the Schedule.

Exclusions under extension WI 3-

We will not pay for-

1. Any partial loss or damage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion.
2. Valuable items

Claim Procedure for this extension-

Basis of Indemnity

Our liability under this extension shall be determined based on the market value of the contents of the Checked-In Baggage (excluding, however, the value of Valuables) as on the scheduled/expected date of delivery at the destination port.

In case of loss of more than one Checked-In Baggage, Our liability in respect of any one baggage shall be limited to 50% of the maximum liability specified in the Schedule.

Any compensation paid by the Common Carrier for the loss, shall be deducted from the final amount payable to You.

In an event where the lost Checked-In Baggage is subsequently delivered to You, You shall refund in full the sum paid by Us hereunder.

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy:

You or any person on Your behalf, shall deliver to Us, within 30 days of the date on which the event shall have come to his knowledge, a detailed statement in writing as per the claim form, and any other material particular, relevant to the making of such claim.

Claim Documents

1. Statement of claim furnishing the details of items contained in the Checked-In Baggage and the values thereof (excluding Valuables). Values of the items shall represent their market value after allowing for age and usage.
2. Property irregularity report issued by the Common Carrier.
3. Voucher of the Common Carrier for the compensation paid for the non-delivery / short delivery of the Checked-In Baggage.
4. Copies of correspondence exchanged, if any, with the Common Carrier in connection with the non-delivery / short delivery of the Checked-In Baggage.

Benefit 2- Trip Delay

We shall pay the sum as specified in the Schedule per day or part thereof if Your departure shall be delayed either at the port at the place of origin or at any intermediate ports forming

part of the Trip within the Policy Period solely arising out of and consequent upon any of the contingencies specified hereunder:

1. earthquake
2. floods resulting from unseasonal rains, storm or cyclone;
3. Acts of Terrorism

Provided that, the named perils hereinabove shall take place at and in the vicinity of any port involved in the Trip; and

4. Personal contingencies like emergency hospitalization treatment necessitated to You or Your immediate Family due to an unforeseen illness or Injury;
5. Cancellation or rescheduling of flights done at the instance of Common Carrier that causes delay;
6. Loss or theft of passport or travel documents.

Reimbursement of additional expenses incurred shall be made if the Trip is delayed for more than 6 hours.

We will not pay if the Trip is delayed at the place of origin, if the place of origin is also Your place of residence.

And provided that, Our liability under this Benefit shall be limited to only one delay encountered by You during the Policy Period, irrespective of whether the Policy is single Trip or multi Trip.

Conditions applicable-

1. On the happening of the contingency covered under this Benefit, resulting in the Your decision to delay the departure, immediate notice thereof shall be given to Us.
2. You shall look for immediate alternative flights for prosecuting the journey as scheduled so as to minimize the delay arising out of the contingency.

CLAIMS PROCEDURE:

Claims provisions applicable to Benefit 2 – Trip Delay

In event of delay of Your Trip on account of covered perils, You will give immediate notice to Us

Claim Documents:

In case of delay of Trip on account of Earthquake, flood from unseasonal rains, Storm or Cyclone Act of Terrorism, duly completed claim form accompanied by-

- a. Confirmation of delay of Trip from Common Carrier detailing the circumstances of delay

In case of delay of the Trip on account of personal contingencies covered hereunder, duly completed claims form to be accompanied by:

- a. A declaration from You furnishing the circumstances leading to Trip delay.

- b. Report filed with the Police having jurisdiction over the place of loss reporting the loss of the passport or travel documents and the application made for a fresh passport / travel documents.
- c. Declaration from You that the passport / travel documents has been recovered / returned to him / her with the date of such recovery / return or has not been recovered / returned or that alternative passport has not been obtained within the period for which the indemnity shall be available under the policy.

For the purpose of this extension, following terms shall have the meaning as under-

"Checked-in Baggage" shall mean the baggage handed over by You and accepted by an airline for a flight for transportation in the same aircraft as You and for which the airline has provided a baggage receipt.

"Country of Residence" shall mean the country, You are normally residing in currently, and declared as the Your residential address in the Schedule. It need not be the same as Your country of origin or the country whose citizen You are.

"Common Carrier" means any commercial public airline, railway, bus transport, or water borne vessel (which shall include ocean going and / or coastal vessels and / or vessels engaged for official or personal purposes), operating under license issued by the appropriate authority for transportation of passengers and / or cargo.

"Trip" shall mean and include all journeys abroad undertaken from a port at Your Country of Residence and return to any first port in Your Country of Residence. Trip can be single (one Trip) or multi trip (more than one Trip)

"Valuables" shall mean photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewellery, furs and articles made of precious stones and metals.