

## Payment Protection Package - Prospectus

Payment Protection Package is a Package Policy which is meant to provide an Umbrella cover to customers of Banks / Financial Institutions/ Service Providers by providing various coverage against in a single policy and pays/indemnifies the Insured in the event of insured peril occurring during the Policy Period and reported to the Company and/or Insured within 30 days of such occurrence.

The policy offers various combinations of coverages and the Insured can opt for the relevant sections depending on the coverage requirements and Limit of Liability required by the Insured.

### A. INSURING CLAUSES

This policy intends to pay the Insured a sum not exceeding the Sum Insured / Limit of Liability in the event of happening of Insured event.

#### Section I – Financial Liability Cover

This section is divided into various sub sections.

It pays direct and pure financial loss resulting from following perils, if opted by the Insured:

- 1(a) **LOST OR STOLEN CARD COVER** –debits or transactions established against the Insured/ Insured Person resulting only from the unauthorized use of any lost or stolen Card issued by the Insured
- 1(b) **FRAUD BEFORE DELIVERY OF CARD COVER** - debits or transactions established against the Insured/ Insured Person resulting only from the unauthorized use of a card which is not delivered to the insured person within a specified period
- 1(c) **CARD FORGOTTEN AT ATM COVER** - debits or transactions established against the Insured/ Insured Person resulting only from the unauthorized use of card which is forgotten by customer at the ATM machine.
- 1(d) **ATM ASSAULT COVER** - debits or transactions established against the Insured/ Insured Person resulting only from forced withdrawal of money from any ATM by threat/violence
- 1(e) **THEFT OR ROBBERY POST ATM WITHDRAWAL** - debits or transactions established against the Insured/ Insured Person resulting only from a robbery event that occurs within a specified period after of the withdrawal of the money from the ATM
- 1(f) **SIM CLONING & DEACTIVATION FRAUD COVER** - the debits or transactions established against the Insured/ Insured Person resulting only from SIM cloning and/or post deactivation of SIM that Insured person are responsible for.
- 1(g) **THEFT OF FUNDS DUE TO UNAUTHORIZED DIGITAL ACCESS COVER** - debits or transactions established against the Insured/ Insured Person resulting only from unauthorized digital access to Insured person's bank account, credit or debit card, digital wallets, UPI account by use of tele phishing, phishing, vishing or email spoofing or any other means.
- 1(h) **IDENTITY THEFT / ACCOUNT TAKE OVER COVER** - debits or transactions established against the Insured/ Insured Person resulting only from an identity theft/account take over. Reasonable and necessary costs incurred by Insured person for credit monitoring services and identity monitoring are also covered.

#### ENDORSEMENTS:

(Only applicable if mentioned in the Policy Schedule)

- i. **Emergency First Aid Charges:** charges incurred by the Insured Person for reasonable emergency first aid charges for bodily injury during a robbery that is covered by ATM assault and robbery coverage under Section 1 d.
- ii. **Reissuance Charges:** the reissuance charges of a credit card, debit card, cash card blocked due to operating of an **event covered** under this Policy
- iii. **Add-on Cards:** the add-on cards that are linked with Insured person primary card covered under this policy.
- iv. **Unauthorized Transaction beyond threshold chargeback:** the Unauthorized transaction beyond a threshold of chargeback.

- v. **Financial Loss arising from OTP / PIN transactions:** any direct or pure financial loss resulting from PIN / OTP based transactions is excluded from the scope of policy.
- vi. **Limit of Minimum Transaction Amount:** the insurance cover under this policy is applicable only if the minimum transaction number/ amount against the card or POS terminal exceed a limit specified in the policy schedule.
- vii. **Cover Only International Transactions:** the coverage under this policy is restricted to international transactions only.
- viii. **Time Excess:** more than one claim arising from a specific incident is subject to a time excess as mentioned in the policy schedule.

#### Section II – Purchase Protection Cover

Losses due to fire, burglary, theft or accidental damage for number of days as specified in the Schedule from the date of purchase in respect of contents purchased using the payment instrument covered in the policy from. (Underinsurance not applicable to this Section).

#### Section III – Price Protection Cover

The difference between the price Insured Person has paid for an item and a lower printed advertised price for the same item (same brand, make, model name and/or number).

#### Section IV – Forgery / Counterfeit Cheques Cover

Losses suffered by the Insured Person resulting from fraudulent encashment of Insured Person's stolen/lost cheques and/or counterfeit cheques.

#### Section V – Cyber Liability Cover

This section pays the Insured in the event of cyber incident for:

- 5(a) **Data Restoration / Malware Decontamination**  
Reasonable and necessary costs relating to IT expert for restoration of Insured Person's data or decontamination or cleaning of Insured Person's personal devices from any malware.
- 5(b) **Replacement of Hardware**  
Replacement of the Insured Person's personal devices if it is established that replacement of personal devices is a more economical option than restoring of Insured Person's data / decontamination or cleaning of Insured Person's personal devices.
- 5(c) **Online Shopping**  
Direct and pure financial loss due to transactions made on the internet using Insured Person's payment card or digital wallet
- 5(d) **Online Sales**  
Direct and pure financial loss of the Insured Person on selling of goods non-commercially online to a fraudulent third party buyer without any payment in return.
- 5(e) **Smart Home Cover**  
Reasonable and necessary costs relating to IT expert for restoration of Insured Person's smart home systems and devices.
- 5(f) **Cyber Bullying, Cyber Stalking and Loss of Reputation:** reasonable and necessary costs incurred for
  - civil proceedings against cyber bullying or cyber stalking perpetrator,
  - management and restoration of Insured Person's reputation,
  - necessary relocation of Insured Person to another educational institution expenses and
  - psychological assistance / treatment for the Insured Person.
- 5(g) **Social Media and Media Liability:** legal costs that the Insured Person is legally liable for in the event of breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name and breach or interference of privacy rights.
- 5(h) **Network Security Liability:** an amount that the Insured Person is legally liable to pay to a third party for having failed to prevent

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occurring of such event and which in turn has led to damage, alteration, destruction or theft of data or a DoS attack on third party's computer systems.

- 5(i) **Privacy Breach and Data Breach Liability:** an amount that the Insured Person is legally liable to pay to a third party for any unintentional data breach relating to confidential information or personal data of a third party.
- 5(j) **Privacy Breach and Data Breach by Third Party:** legal costs that the Insured Person incurs to claim for damages from a third party for data breach of Insured Person's confidential information or personal data
- 5(k) **Liability arising due to Underage Dependent Children:** an amount that the Insured Person is legally liable to pay to a third party arising out of online activities on Insured Person's personal devices by underage dependent children and leading to damage, alteration, destruction or theft of data or a DoS attack on third party's personal devices and intentional breach of copyright, title, slogan, trademark, trade name, service mark, service name, domain name or breach or interference of privacy rights.

### Add-on Covers

#### Section VI – Health Covers

##### A. Personal Accident Cover

This section covers the Insured against bodily injury that results in Death or Permanent Disablement within twelve (12) months of the Date of Loss.

##### B. Credit Shield Cover

This section pays the Insured an amount equivalent to the balance outstanding loan amount and not exceeding the Sum Insured / Limit of Liability in the manner agreed in the name of the Insured Person in the event of Accidental Death or Permanent Total Disability of the Insured Person.

##### C. Accidental Hospitalisation Expenses Cover

This section covers reasonable and customary hospitalisation expenses incurred to the Insured Person(s). The medical expenses reimbursed would include:

- (a) The reasonable charges incurred by the Insured Person(s) and necessarily incurred on the advice of a Doctor as an in-patient in a hospital

##### D. Major Medical Illness Cover

This section pays a benefit amount as stated in the Schedule in the event of first diagnosis of any Major Medical Illness of Insured Person after 90 days from the commencement of this Policy.

#### Section VII - Group Travel Insurance Cover

##### A. Checked Baggage Loss – Indemnity Based

Cost of Replacement of the baggage and/or articles in the event of damaged / lost checked in baggage, personal documents and/or personal effects

##### B. Baggage Delay – Indemnity Based

Cost of necessary personal effects in the event of the baggage and/or personal effects owned by or in the custody of Insured Person is delayed or misdirected.

##### C. Loss of Baggage & Personal Documents – Indemnity Based

Cost of Replacement of the baggage and/or articles in the event of damaged / lost baggage, personal documents.

##### D. Missing of Connecting Flight during Transit – Indemnity Based

To compensate the Insured Person in the event of Insured Person failing to get on the connecting flight due to delay in arrival of another flight in which Insured Person was travelling.

Additional Transportation costs to re-book air tickets shall also be payable.

##### E. Hijacking

Compensation amount to the Insured Person for every six continuous hours upto a defined maximum of hours, in the event of hijacking of Common Carrier in which Insured Person is travelling.

##### F. Flight Delay – Indemnity Based

Essential purchases, such as meals, refreshments or other related expenses, in the event of delay of Insured Person's booked and confirmed flight or delay of Insured Person's connecting flight which results in Insured Person missing his/her onward connection.

##### G. Emergency Medical Expenses

The necessary reasonable and customary charges in the event of Insured Person sustaining Bodily Injury or sudden unexpected Sickness.

##### H. Accidental Death

Lumpsum amount in the event of death of Insured Person during the policy period. This cover also covers disappearance of Insurance Person for 365 days and insured Person being in the state of comatose for more than a continuous period of 3 months.

##### I. Key Replacement

Round trip economy class air ticket or a first class train ticket for replacement of a close business associate as designated by the Insured to continue Insured Person's mission, in the event of Insured Person sustaining Bodily Injury or Sickness resulting in Insured Person being hospitalised or repatriated to the home country.

##### J. Home Protection Cover

Loss or damage to Insured Person's home contents in India caused by actual or attempted Burglary and/or Robbery. Home contents do not include jewellery and valuables.

##### K. Hole in One

Expenses incurred in celebration of achieving a hole-in-one by the Insured Person during the trip anywhere in the world, in a golf course recognized/certified by United States Golfers' Association (USGA) / PGA / other International Golf Associations

#### Section VIII – Corporate Buffer

a buffer amount for sections mentioned in the Schedule and Insured can avail benefit from this buffer whenever Per Members or Annual Aggregate limit gets exhausted in a policy.

This cover is not applicable to Section V – Cyber Liability.

##### B. SUM INSURED

Sum Insured can be opted by two methods:

1. Insured can choose to have limit of liability per benefit per member and an Annual aggregate limit per Coverage.
2. Floater basis per section by option limit per member and an Annual Aggregate Limit

##### C. EXCLUSIONS

###### 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, nationalisation, 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 ionising 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.

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- 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 or any consequential loss
- 6) Any event or circumstances which were known to Insured/insured person prior to inception of this policy that could reasonably lead to an Insured Event under this Policy.
- 7) Any action or omission or any misbehaviour of Insured/Insured Person which is intentional, malicious, dishonest, deliberate or reckless.
- 8) Any action or omission by Insured/Insured person in his capacity as any employee/ professional or in the business activity.
- 9) Investment or trading losses including any inability to sell, transfer or otherwise dispose of securities.
- 10) Bodily injury other than First Aid expenses if specifically covered, psychological harm (save that this exclusion shall not apply to anxiety or mental stress as set forth in coverage available under– Identity Theft, Cyber Bullying, Cyber Stalking and Loss of Reputation), trauma, illness or death.
- 11) Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Section Social Media and Media Liability. However, theft, infringement, misuse or abuse of patents will always remain excluded.
- 12) Third party claims made by Insured person's family members, any person residing with him/her made from Insured Person account or any joint account holder with him/her.
- 13) Any Contractual liability.
- 14) Any costs of betterment of devices beyond the state existing prior to the Insured Event, unless unavoidable.
- 15) Loss, misplacement, destruction, modification, unavailability, inaccessibility of and/or delay in trading with cryptocurrencies, consisting of coins (e.g. Bitcoin, Ethereum, Ripple, IOTA), tokens (e.g. EOS, Nem, Tether) or public and/or private keys being used in conjunction with the aforementioned.
- 16) Gambling online and or otherwise.
- 17) Any Director and Officer Liability or any professional liability.
- 18) Any loss sustained by Insured Person by accessing any restricted or websites banned by the relevant authority over internet.
- 19) Losses sustained by Insured/Insured person resulting directly or indirectly from any fraudulent or dishonest acts committed by Your employee or family, acting alone or in collusion with others.
- 20) Losses due to the failure, outage/disturbance of infrastructure (e.g. electricity, gas, water, internet service, satellite, cable, telecommunications, or other utility services).

### Specific Exclusions applicable to Section I – Financial Liability Cover

The Company will not make any payment in respect of:

- 1) Any loss or damage arising out of any transactions which have occurred beyond the pre and post reporting period named in the Schedule.
- 2) Debits established against the Insured Person(s) resulting from the use of counterfeit Card 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, unless specifically covered.
- 3) Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by Insured Person's employee, acting alone or in collusion with others in respect of the credit or debit card, digital wallets, UPI account or Net Banking.

- 4) Losses sustained by the Insured Person through forgery or alteration of or on or in any written instrument required in conjunction with any credit or debit card, digital wallets, UPI accounts or Net Banking. This exclusion shall not apply to section 1(h).
- 5) Losses arising out of use of the credit or debit card, digital wallets, UPI accounts or Net Banking by the Insured Person with intent to defraud the Insured named in the Schedule.
- 6) Losses, which the Insured named in the Schedule is legally entitled to recover from the Insured Person, or the corporate or other legal entity agreeing to honour expenses incurred by the Insured Person in relation to credit or debit card, digital wallets, UPI accounts or Net banking.
- 7) Charges made on Insured Person's Sim card that has not been lost or stolen.
- 8) The amounts refunded upon cancellation of purchases of products or services by the Cardholders.
- 9) Charges incurred by a resident of insured person household, or by a person entrusted with his Credit or Debit Card / Sim card / Wallet / UPI / Net Banking
- 10) Fraudulent transactions occurred beyond the policy period.
- 11) Losses arising out of debits raised and established against the Insured Person after receipt of List of Stolen Cards by the Member establishments of the Insured, with whom the Insured has an Acquiring Bank relationship.

### Specific Exclusions applicable to Section II – Purchase Protection Cover

The Company will not pay for:

- 1) items Insured Person carried during a trip;
- 2) items that were lost or stolen from a vehicle;
- 3) any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
- 4) permanent household and/or business fixtures
- 5) travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
- 6) art, antiques, firearms, and collectable items;
- 7) furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- 8) items Insured Person has rented or leased;
- 9) used, rebuilt, refurbished, or remanufactured items at the time of purchase;
- 10) shipping and handling expenses or installation, assembly related costs;
- 11) items purchased for resale, professional, or commercial use;
- 12) losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
- 13) losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
- 14) items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
- 15) items that Insured Person damaged through alteration (including cutting, sawing, and shaping);
- 16) items left unattended in a place to which the general public has access;
- 17) losses due to or related to nuclear, biological or chemical event.
- 18) Items lost, damaged or stolen from a place other than the Insured Person's residence.
- 19) Mobile, laptops, tabs, watches, Digital watches, Camera, Spectacles

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and items of similar nature unless specifically covered and mentioned in the policy schedule.

### Specific Exclusions applicable to Section III – Price Protection Cover

The Company will not pay for:

- 1) any item with an original purchase price less than a price as mentioned in the policy schedule.
- 2) cash, travelers' cheque(s), transportation tickets, show tickets, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events, admission or entertainment;
- 3) art, antiques, firearms, and collectable items;
- 4) furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- 5) any perishable item including food, beverages, tobacco and fuel;
- 6) pharmaceutical and other medical products, optical products and medical equipment;
- 7) customized/personalized, unique and one-of-a-kind items;
- 8) any items acquired illegally;
- 9) living animals and plants;
- 10) any motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
- 11) land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
- 12) any services Insured Person have purchased (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
- 13) Internet purchases or advertisements;
- 14) products purchased by a person not resident in India;
- 15) shipping and/or transportation costs or price differences due to shipping, handling costs and sales tax;
- 16) the price difference from an advertisement outside of India or in a Duty Free zone;
- 17) used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not Insured Person knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured;
- 18) items advertised in or as result of "limited quantity," "going out-of-business sales," "cash only" or "close out" advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer's coupons, employees discount, or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers;
- 19) any price difference found with an item sold as a special deal available only to the members of specific organizations or anywhere not open to the public, such as clubs and associations, other than those available with Insured Person's card;
- 20) items purchased for resale, professional, or commercial use;
- 21) items advertised with rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case Insured Person's purchase price will be determined by taking into account any such rebate or refund.

### Specific Exclusions applicable to Section IV – Forgery / Counterfeit Cheques Cover

The Company will not be liable for loss or damage in following cases:

- 1) If the forged/ counterfeit cheque/s does not belong to the series of cheques issued to the Cardholder / Account holder or customer
- 2) The forged/ counterfeit cheque/s is one which has been encashed or cleared earlier.
- 3) Forged/counterfeit cheques drawn on any co-operative Bank

- 4) Loss suffered on account of payment made in respect of cheques where payee Bank is a co-operative bank.
- 5) Payment made in respect of Non MICR cheques.

### Specific Exclusions applicable to Section 6A - Personal Accident Cover, Section 6B – Credit Shield Cover and Section 6C – Accidental Hospitalization Expenses Cover

The Company will not make any payment for any claim in respect of any Insured Person for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy Schedule;

- 1) The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.
- 2) War or any act of war, invasion, act of foreign enemy (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- 3) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- 4) Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle
- 5) Loss or damage 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).
- 6) Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide.
- 7) From engaging in or participation in or involvement including but not limited to naval, military or air force operation.
- 8) From participation in Adventure sports

### Specific Exclusions applicable to Section 6C – Accidental Hospitalisation Expenses Cover

- 1) Investigation & Evaluation: Code Excl04
  - a. Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.
  - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- 2) Rest Cure, rehabilitation and respite care—Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- 3) Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- 4) Cosmetic or plastic surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 5) Breach of Law: Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

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- 6) Excluded Providers- Code – Excl11 Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.
- 7) Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12
- 8) Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13
- 9) Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. Code – Excl14
- 10) Unproven Treatments— Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Code – Excl16
- 11) Congenital external diseases, defects or anomalies,
- 12) Stem cell harvesting.
- 13) Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.
- 14) Treatment taken on Outpatient basis
- 15) Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, Optometric therapy.

### Specific exclusions applicable to Section 6D – Major Medical Illness Cover

The Company will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy:

- 1) Any Illness, sickness or disease other than those opted and specified as Major Medical illnesses under this Cover.
- 2) Any Critical Illness or Surgical Procedure arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen
- 3) Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner
- 4) Any Claim caused due to intentional self-injury, suicide or attempted suicide.
- 5) Any Critical Illness or Surgical Procedure caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defence, rebellion, revolution, insurrection, military or usurped power;
- 6) Working in underground mines, tunnelling or involving electrical installations with high tension supply, or as jockeys or circus personnel;
- 7) Congenital External Anomalies or any complications or conditions arising there from including any developmental conditions of the Insured;
- 8) Whilst engaging in Adventure Sports.
- 9) Involvement in naval, military or air force operation.
- 10) Participation by the Insured Person in any flying activity, except as a bona fide, passenger (fare paying or otherwise) of a recognized airline on regular routes and on a scheduled time table.

### Specific Exclusions applicable to Section 7A Checked Baggage Loss – Indemnity Based

The Company shall not be liable to pay any benefit in respect of any Insured Person for:

- 1) loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.
- 2) mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.
- 3) destruction or damage due to wear and tear, moth or vermin.
- 4) baggage, clothing and personal effects dispatched as unaccompanied baggage.
- 5) theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.
- 6) loss or damage to sports equipment whilst in use, contact lenses, samples, tools.
- 7) for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.
- 8) for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 9) for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.
- 10) for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.
- 11) a claim involving animals.
- 12) loss, including but not limited to loss by theft, or damage to vehicles or other accessories.
- 13) for any loss that is not reported either to the appropriate police authority or transport carrier within twenty four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained.
- 14) baggage and/or personal effects sent under an airway-bill or bill of lading.
- 15) Computer equipment, mobile phones, tablets, ipods, laptops, cameras, musical instruments, radios and portable radio/cassette/compact disc players and other personal electronic equipments.
- 16) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.

### Specific Exclusions applicable to Section 7B Baggage Delay – Indemnity Based

The Company will not indemnify the Insured Person for delayed baggage as a result of the following:

- 1) chartered flights, unless such flights are registered in the International Data System.
- 2) confiscation of baggage by customs or any government authority.
- 3) purchases made after arriving in the final destination mentioned on the airline ticket.
- 4) baggage and/or personal effects sent under an airway-bill or bill of lading.
- 5) delays due to a strike or industrial action existing or announced before the start of the journey.
- 6) delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey.
- 7) any delays of the return journey.

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### Specific Exclusions applicable to Section 7C Loss of Baggage & Personal Documents – Indemnity Based

The Company shall not be liable to pay any benefit in respect of any Insured Person for:

- 1) loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.
- 2) mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.
- 3) destruction or damage due to wear and tear, moth or vermin.
- 4) baggage, clothing and personal effects dispatched as unaccompanied baggage.
- 5) theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.
- 6) loss or damage to sports equipment whilst in use, contact lenses, samples, tools.
- 7) for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.
- 8) for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 9) for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.
- 10) for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.
- 11) a claim involving animals.
- 12) loss, including but not limited to loss by theft, or damage to vehicles or other accessories.
- 13) for any loss that is not reported either to the appropriate police authority or transport carrier within twenty four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained.
- 14) baggage and/or personal effects sent under an airway-bill or bill of lading.
- 15) computer equipment, mobile phones, tablets, ipods, laptops, cameras, musical instruments, radios and portable radio/cassette/compact disc players and other personal electronic equipments.
- 16) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.

### Specific Exclusions applicable to Section 7E Hijacking

The Company shall not be liable to pay any benefit in respect of any Insured Person for:

- 1) any claim caused by civil authority.

### Specific Exclusions applicable to Section 7F Flight Delay – Indemnity Based

The Company shall not be liable for any claim:

- 1) arising or as the result of chartered flights, unless such flights are registered in the International Data System.
- 2) if comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time.
- 3) if an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike.
- 4) if the delay is due to a strike or industrial action existing or announced before the start of the journey.
- 5) if the delay is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey.

### Specific Exclusions applicable to Section 7G Emergency Medical Expenses

The Company shall not be liable to pay any benefit in respect of any Insured Person for:

- 1) any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner.
- 2) any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.
- 3) any Medical Expenses incurred within the territorial limits that are not stated in the Policy Schedule.
- 4) any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance.
- 5) any dental work.

### Specific Exclusions applicable to Section 7H1, 7H2, 7H3, 7H4 and 7H5 Accidental Death

The Company will not make any payment for any claim in respect of any Insured Person for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy Schedule:

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.
- ii. War or any act of war, invasion, act of foreign enemy (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle
- v. Loss or damage 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).
- vi. Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide.
- vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.
- viii. From participation in Adventure sports

### Specific Exclusions applicable to Section 7: Group Travel Insurance

The Company will not make any payment for any claim in respect of any Insured Person for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy Schedule:

- 1) War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind.
- 2) Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide.
- 3) 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

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administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.

- 4) Hazardous or Adventure Sports: Code – Excl09: Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- 5) for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorised land, water or air vehicle.
- 6) 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.
- 7) Breach of Law: Code – Excl10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 8) for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
- 9) for Bodily Injury sustained whilst or as a result of engaging in, practicing for or taking part in training peculiar to any kind of violent labour disturbance, riot or civil commotion or public disorder.
- 10) 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.
- 11) any pathological fracture.
- 12) for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification).
- 13) Obesity/Weight control: Code – Excl06:  
Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:
  - i. Surgery to be conducted is upon the advice of the Doctor
  - ii. The surgery/Procedure conducted should be supported by clinical protocols
  - iii. The member has to be 18 years of age or older and
  - iv. Body Mass Index (BMI)
    - A. greater than or equal to 40 or
    - B. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      - 1) Obesity-related cardiomyopathy
      - 2) Coronary heart disease
      - 3) Severe sleep apnoea
      - 4) Uncontrolled type2 diabetes
- 14) Investigation & Evaluation: Code Excl04
  - i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
  - ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- 15) Cosmetic or plastic Surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 16) for Bodily Injury sustained as the result of Terrorism.
- 17) Deductible - Claims falling within Deductible limit, if opted and in force, as specified in the Policy Schedule will be applied on per claim basis.

**D. CANCELLATION**

The Insured can cancel the policy at any time during the policy term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured. The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

**E. CLAIM SETTLEMENT**

The Company will settle the claim under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the company decides to reject a claim made under this policy, the Company shall do so within a period of thirty days of the survey report or the additional survey report, as the case may be, in accordance with the provisions of Protection of Policyholders’ Interest Regulations 2017.

**F. PREMIUM PAYMENT OPTIONS**

- i. Policy holder/Insured shall have the option to pay policy premium in total at the inception of policy or in instalments as per options as below:

Options	Instalment Premium Option	Grace Period
Option 1	Yearly	30 days
Option 2	Half Yearly	30 days
Option 3	Quarterly	30 days
Option 4	Monthly	15 days

- ii. Grace Period of 15 days in case of Monthly premium payment option and 30 days for Yearly, half yearly and Quarterly premium payment option shall be applicable. Any hospitalization for diagnosis an Illness/Critical Illness contracted during the grace period will not be admissible under the Policy.
- iii. If case of non-receipt of Instalment Premium on the Instalment due date or before expiry of the grace period, the policy stands cancelled and the Premium for unexpired period will be refund as below
- iv. In case of Claim under the Policy, unpaid instalment premium will be recovered from the Claim amount payable.
- v. Cancellation
  - a. Where Instalment option is not opted and premium has been paid in lump sum, cancellation grid as mentioned in General Conditions 28. Cancellation Clause will be applicable
  - b. When yearly payment option is chosen, 50% of yearly premium will be refunded when the current period is less than 6 months in to the policy year. For cancellations after 6 months, no refund will be payable.
  - c. For all other Premium Payment options, 50% of current instalment premium will be refunded when the current period is less than 6 months in to the policy year. For instalment after 6 months, no refund will be payable.
  - d. In case of Claim during the Policy year, the Premium in respect of future instalment would be adjusted against Claim payable.

**H. Instalment Premium payment through Auto Debit/ECS Facility**

- i. If Option of Premium payment by Payment is opted through auto Debit/ECS facility, a separate authorization form shall be submitted by Policy Holder/ Insured Person where Premium to be debited at a chosen frequency will be mentioned upfront
- ii. Where there is a change either in the terms and conditions of the Coverage or Policy or in the premium rate, the ECS authorization shall be obtained afresh
- iii. The Policyholder/Insured Person has the option to withdraw from the ECS mode at least fifteen days prior to the due date of instalment premium payable

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iv. No additional charges will be levied or recovered in any manner from the benefits payable towards cancellation of the ECS mode

### I. GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

Our Grievance Redressal Officer

- **Contact us-** 022 6158 2020/ 022 6234 6234
- **Emails** – grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226 |  
**Email ID:** seniorcitizen@hdfcergo.com  
Designated Grievance Officer in each branch.
- **Company Website** – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell,  
HDFC ERGO General Insurance The Company Limited  
D-301,3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West),  
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

**To the Chief Grievance Officer  
HDFC ERGO General Insurance The Company Limited  
D-301, 3rd Floor, Eastern Business District (Magnet Mall),  
LBS Marg, Bhandup (West),  
Mumbai - 400078, Maharashtra  
e-mail: cgo@hdfcergo.com**

Grievance may also be lodged at IRDAI Integrated Grievance Management system- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website [www.hdfcergo.com](http://www.hdfcergo.com) <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

### INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.