

Insurance details

Type	Sum assured
Coverage Per Card (counterfeit/skimming/lost card)	INR 3,00,000
Personal Air Accident (Death Only)	INR25.00,000
Loss of Passport/Travel Documents	INR 35,000
Loss/delay of checked-in baggage	INR 35,000
Missing of connecting Int'l flight during transit	IN 35,000
Plane Hijacking	USD 1000(per hour limit will be USD 250) (INR 75,000)
Emergency Medical Assistance	INR 70,000
Purchase Protection Cover	INR 25,000

Special conditions

1. Losses arising from the Forex card are only covered under this policy.
2. Customer/ Bank should block the card within 3 days from the date of receipt of statement/ or knowing on fraud transaction by the customer (whichever is earlier) where in the alleged lost card transaction/ online fraud transaction/ counterfeit is happened.
3. This policy covers only the fraudulent transaction between the 38 days pre-reporting and 7 days post reporting (both inclusive).
 - A.Pre-Reporting period is defined as, Preceding Number of days from the date of claim reported by the customer to bank
 - b.Post Reporting period is defined as, Succeeding Number of days from the date of claim reported by the customer to bank.Any transaction outside these periods is not covered under this policy.
- 4.Claim to be intimated to insurance company within 30 days from the card blocking date.
- 5.All Claim documents to be submitted to us within 60 days from the date of intimation.
- 6.Charge back status to be given for all the claims within 90 days from the date of loss or claim payable date, whichever is later.
- 7.Refund to be made to the insurer wherever recovery is made from vendors.
- 8.Customer has to provide all the documents required within 7 days of his reporting the transaction. (Refer below the document checklist scenario wise)

Document Checklist

COUNTERFEIT/SKIMMING/CLONNING/DUPLICATED

- Claim form duly filled in and signed by the claimant
- latest Account statement (for the month of loss)
- Complete Passport copy, if loss at international location
- Copy of Dispute letter given by Customer to Bank
- AML Documents; If claim amount more than 1Lakh claimed on an individual's account (Two

passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)

- Any Other Documents as may be required by Insurer/Surveyor/Investigator

LOSTCARD

- Claim form duly filled in and signed by the claimant:
- latest Account statement (for the month of loss)
- Complete Passport copy, if loss at international location
- FIR Copy/Police Complaint letter
- Copy of Dispute letter given by Customer to Bank
- AML Documents; If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

ONLINE FRAUDPROTECTION

- Claim form duly filled in and signed by the claimant:
- latest Account statement (for the month of loss)
- Complete Passport copy, if loss at international location
- Copy of Dispute letter given by Customer to Bank
- AML Documents; If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

LOSS OF CHECKED INBAGGAGE

- Claim form duly filled in and signed by the claimant:
- Complete Passport copy, if loss at international location
- AML Documents; If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form
- duly filled and verified by bank
- Boarding pass and Journey tickets
- Property irregularity report(PIR):
- No compensation certificate from Airlines.
- Invoices for the expenses incurred for the purchase of basic essential items in view of the loss:
Original (If applicable as per policy T&C)
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

DELAY IN CHECKED IN BAGGAGE

- Claim form duly filled in and signed by the claimant:
- Complete Passport copy, if loss at international location
- AML Documents; If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
- Boarding pass and Journey tickets:
- No compensation certificate from Airlines.
- Invoices for the expenses incurred for the purchase of basic essential items in view of the loss:
Original (If applicable as per policy T&C)
- Declaration from Airline for the duration of delay or missed flight/baggage.
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

MISSING IN CONNECTING FLIGHT

- Claim form duly filled in and signed by the claimant:
- Complete Passport copy, if loss at international location
- AML Documents: If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank.
- Boarding pass and Journey tickets:
- No compensation certificate from Airlines;
- Declaration from Airline for the duration of delay or missed flight/baggage.
- Any Other Document as may be required by Insurer/Surveyor/Investigator

LOSS OF TRAVEL DOCUMENTS

- Claim form duly filled in and signed by the claimant:
- Complete Passport copy, if loss at international location
- FIR Copy: Notarized/ Attested by a Gazetted officer
- AML Documents: If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank.
- Boarding pass and Journey tickets:
- Local Embassy confirmation for loss of passport
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

PLANE HIJACKING

- Claim form duly filled in and signed by the claimant:
- latest Account statement (for the month of loss)
- Complete Passport copy, if loss at international location
- Copy of Dispute letter given by Customer to Bank
- AML Documents: If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
- Boarding pass and Journey tickets:
- Property irregularity report(PIR)
- No compensation certificate from Airlines.
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

PURCHASE PROTECTION

- Claim form duly filled in and signed by the claimant:
- Complete Passport copy, if loss at international location
- FIR Copy
- AML Documents: If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
- Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
- Invoices for the expenses incurred for the purchase of basic essential items in view of the loss:
Original (If applicable as per policy T&C)
- Card Statement showing Purchase details of the item lost.
- Proof of purchase bill: Original
- Original Invoice of Expenses incurred with details of items purchased and card statement reflecting the purchase
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

Personal Accident -Air

- Duly filled in claim form (with description of the event)
- Death certificate; Notarized/ attested by a gazette officer
- FIR/ MLC (Medico legal Case report) copy (with Police final charge sheet or Court final order - if case closed); Notarized/ Attested by a Gazetted officer or Equivalent
- Post Mortem Copy; Notarized/ attested by a gazette officer
- Panchnama (Spot and/ or Inquest); Notarised/ attested by a gazette officer
- The Forensic Science Laboratory (FSL)/ Histopathology/ Chemical analysis Report (If recommended in PM Report); Notarized/ attested by a gazette officer

- Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form
duly filled and verified by bank
- Original 'Legal Heir certificate or Indemnity cum declaration bond on a 100 Rs stamp paper' - If
Amount needs to be paid to nominee (when nominee name not mentioned in policy copy)
- Original 'Consent letter or No objection letter from other legal heirs"
- If amount needs to be paid to nominee (when nominee name not mentioned in policy copy)
- Photocopy Policy copy OR Recent loan or 3 months Card statement (with card copy) if
policy
linked to any Loan or Card
- AML Documents of the claimant; If claim amount more than 1Lakh claimed on an
individual's
account (Two passport size photograph, ID and residence proof of the claimant, as per the
list
provided in last section of the claim form)
- Letter from Airline Carrier confirming the loss.
- KYC including PAN Card and EFT details
- Any Other Documents as may be required by Insurer/Surveyor/Investigator

However, for some claims where there is the need for establishing the admissibility of liability or quantum of claim, Insurer may ask for additional documents.