

Note: The below conditions are applicable on the related covers applicable on the Debit Card variant available with the customer. Please refer your Debit Card Product offering for details of cover applicable on your Card.

General Conditions

1. All the Bin numbers mentioned in the table are only covered in the policy
2. The insurance cover is valid only up to the mentioned number of cards. Any increase in no of cards, additional premium to be paid via endorsement
3. Gross Negligence is not covered
4. Any claim due to deliberate breach of law would not be payable
5. All documents to be submitted within 30 days from the date of intimation to ICICI Lombard by the Bank or the customer
6. Any fraudulent losses on DMRC Debit cards due to tickets of travelling in metro train is not covered under the policy.
7. AOY Limit: 5 Crs. Card Liability Cover

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

1. Period - 60 days pre-reporting and 7 days post-reporting, including the date of reporting.
2. The policy covers all fraudulent utilization of lost or stolen debit cards at point of sale and merchant establishment's transactions.
3. Cardholder in every case to cancel the card as soon as practicable, but not more than 3 number of days from the date of notification of fraud transaction via SMS, card statement, email, net banking or by any other means.
4. Pre-delivery frauds and loss in transit are covered
5. PIN based transaction (ATM, Internet, Telephone) are covered
6. Internet fraud/ counterfeit transactions covered
7. Any claim due to violation of law is not payable.
8. Claim to be intimated to ICICI Lombard within 60 days from the date of intimation to the bank (Card Blocking Date) by the card holder.
9. All documents to be submitted to ICICI Lombard within 30 days from claim intimation to ICICI Lombard by the Bank or the customer.
10. Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 60 Days from the date of Loss Event happening.

Counterfeit Cards

1. Skimming - Any Fraudulent Use of a Bank Card(s) where property, labor or services are sold and delivered by a merchant to an individual purporting to be the cardholder using telephone, fax machines, postal services or a computer based system or network
2. Covers losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's Knowledge
3. Cardholder in every case to cancel the card as soon as practicable, but not more than 3 number of days from the date of notification of fraud transaction via SMS, card statement, email, net banking or by any other means
4. Reporting Period - 60 days pre-reporting and 7 days post reporting Cover.

5. Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank named in Part I of the Schedule.
6. PIN based transaction (ATM, Internet, Telephone) are covered.
7. Claim to be intimated to ICICI Lombard within 60 days from the date of intimation to the bank (Card Blocking Date) by the card holder.
8. All documents to be submitted to ICICI Lombard within 30 days from claim intimation to ICICI.
9. Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 60 Days from the date of Loss Event happening.

Online Fraud Protection

1. Phishing/ account takeover - Any fraudulent loss or damage arising due to Information obtained by Unauthorized Access to sensitive information such as usernames, passwords and any card details by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Insured or the Insured's Bank Card processor.
2. The policy covers all online fraudulent utilization of Debit Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank
3. PIN based transactions are covered
4. Password based transactions are not covered.
5. The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to: - Loss incurred by the cardholder because of misuse of Debit card at any site not having authorized VeriSign Security status or any other equivalent security status at any point in time for the entire period of the insurance. - Any failed/ duplicate/ declined transactions by host website/ authorized bank - Any errors made by the host Website/ authorized bank.
6. Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards.
7. Reporting Period - 60 days pre-reporting and 7 days post reporting Cover.
8. Cardholder in every case to cancel the card as soon as practicable, but not more than 3 number of days from the date of notification of fraud transaction via SMS, card statement, email, net banking or by any other means
9. Claim to be intimated to ICICI Lombard within 60 days from the date of intimation to the bank (Card Blocking Date) by the card holder.
10. All documents to be submitted to ICICI Lombard within 30 days from claim intimation to ICICI Lombard by the Bank or the customer.
11. Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 60 Days from the date of Loss Event happening

Purchase Protection

1. To the Insured a sum not exceeding the Sum Insured, in respect of loss or damage caused by specified perils (fire & special peril) & burglary to the tangible goods purchased by the Insured through the use of the Card in accordance with the Sum(s) Insured up to 90 days from date of purchase
2. Cover against Standard Fire and Allied perils and Burglary in the residential address of the cardholder as per the records of the Policyholder.
3. Geographical Limit – India
4. Claim to be intimated to ICICI Lombard within 30 days of intimation to bank

5. Jewellery, perishable items are not covered
6. Earthquake, Terrorism are covered
7. Mysterious disappearance is not covered.
8. Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 60 Days from the date of Loss Event happening

Personal Accident due to Air – Death Only

1. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.
2. Cover is applicable only if the ticket is purchased through the covered card
3. Covers death due to Air-Accident
4. Pilots, armed forces, police, air crew are covered except for armed forces on duty.
5. Claim to be intimated to ICICI Lombard within 90 days of intimation to bank Personal Accident
1. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.
2. Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 90 Days from the date of Loss Event happening. This condition will not be applicable to defence personnel.
3. Personal Accident covers accidental death due sudden, unforeseen and involuntary event caused by external, visible and violent means
4. Terrorism is covered in the policy.
5. Only off duty is covered.
6. Claim to be intimated to ICICI Lombard within 90 days of intimation to bank

Permanent Total Disablement (PTD)

- 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.
- 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.
- 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:
 - On duty armed forces, Military and police are not covered.
 - Death due to participation in dangerous sports activities, attempted suicide, self-injury, or under influence of intoxicating liquor or drugs, or any kind of natural death will not get covered in the policy. Global Covers (Travel Insurance) Loss of checked baggage
 - For International Travel only
 - Available on baggage checked by international airline for an international flight.
 - Claim to be intimated to ICICI Lombard within 30 days of intimation to bank by the customer.
 - Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 60 Days from the date of Loss Event happening.

Delay of checked baggage

- For International Travel only

- Available on delay of more than 12 hours from scheduled arrival time when baggage checked by international airline
- Claim to be intimated to ICICI Lombard within 30 days of intimation to bank by the customer
- Deductible – 12 Hours.
- Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 60 Days from the date of Loss Event happening. Loss of passport
- For International Travel only
- In case of theft, it should be reported to appropriate police authority within 24 hrs of discovery.
- Claim to be intimated to ICICI Lombard within 30 days of intimation to bank by the customer.
- Customer should have done 1 POS / E-Commerce / ATM transactions transaction in the last 60 Days from the date of Loss Event happening.

ATM Assault

- Insured will be compensated, in event of loss of money by way of hold-up, robbery, theft, burglary or any other fortuitous cause while money is in transit from any ATM/Bank to the destination and the transit is completed within a period of specified 6 hours from the time of cash withdrawal from the ATM/Bank.
- Claim to be intimated to ICICI Lombard within 30 days of incidence. Exclusions:
- Money is not belonging to the insured or not in possession of the insured.
- Loss occasioned by Riot, Strike and Terrorist Activity.
- Theft of money from unattended vehicle.
- Money carried under contract of affreightment.