

दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड
व्यवसाय कार्यालय, (कोड : 272300)
के-37, चौधरी बिल्डिंग
कनॉट सर्कस, नई दिल्ली-110 001
दूरभाष : 23418242, 23417065, 23413527
ई मेल : 272300@orientalinsurance.co.in
सीआईएन : यू66010डीएल1947जीओआई007158



THE ORIENTAL INSURANCE COMPANY LIMITED
Business Office, (Code : 272300)
K-37, Choudhary Building
Connaght Circus, New Delhi - 110 001
Phone : 23418242, 23417065, 23413527
Email : 272300@orientalinsurance.co.in
CIN : U66010DL1947GOI007158

ATTACHED TO AND FORMING PART OF POLICY NO. 272300/48/2026/3278

General Conditions:

- The insurance cover is valid only for the mentioned number of cards. Only Primary card holders are covered. **Claim shall be prejudiced if at the time of claim, number of members declared in the policy is less than the actual number of members.**
- In the event the Insured having multiple Cards issued by the Bank, Policy shall be applicable only for the Card, which has the highest limit of Indemnity
- Active Card Clause - Cover is applicable only to active cards. An Active Card is defined as the card with one transaction/activity on any ATM/POS/e-commerce terminal in last 90 days from date of loss.
- Warranted that all cards are having Chip and PIN technology built in
- Claim documents are to be submitted by Bank/Card holder within 60 days from the date of intimation.

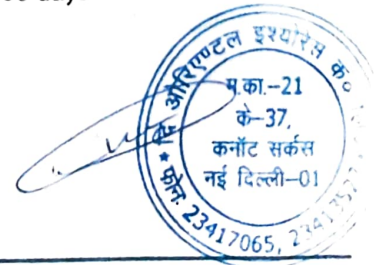
General Exclusion:

- Gross negligence.
- Any claim due to deliberate breach of law.
- Any loss or damage, resulting from or arising out of or in connection with terrorism or terrorist activity.

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

- Any loss arising out of unauthorized/fraudulent usage of lost/stolen cards on ATM/POS/EDC terminal/E-commerce anywhere in the world.
- Any PIN based transactions from lost/stolen cards are not covered unless PIN is acquired under duress by unauthorized person.
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
- The policy covers all online fraudulent utilization of Debit/Credit/ATM Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank. Pre Reporting timeline- 30 days from the Date of reporting (Loss date is included irrespective of the date of reporting)
- Post reporting timeline - 7 days from the date of reporting. Card holder should block/cancel the card as soon as practicable, but not more than 7 days from the date of notification of fraud transaction via SMS/Card statement/Email/Net Banking or by any other means.
- Claim Reporting Timelines for Card Holder - Intimation of claim to the Bank by card holder should be made within 30 days from the date of blocking or date of receiving the statement whichever is earlier.
- Claim Reporting Timelines for Banks-Intimation should be made within 30 days from the date of intimation to the Bank by the card holder.

Exclusions:



निगमित कार्यालय : ब्लॉक-4, प्लेट ए, एनबीसीसी ऑफिस कम्प्लेक्स, ईस्ट किदवाई नगर, नई दिल्ली-110023
Corporate Office : Block-IV, Plate A, NBCC Office Complex, East Kidwai Nagar, New Delhi-110023

- Pre-delivery fraud
- Fraudulent transactions done by person known to the cardholder.
- All losses arising from breach of 2nd level authorizations.
- Any losses arising due to bank server hacking or data breaching at bank.
- 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
- Vishing- Any fraudulent loss or damage arising due to information obtained by unauthorized access to sensitive information by masquerading as a trustworthy entity in a voice communication.

2. Personal Accident - Death Only

- Personal Accident covers accidental death due sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.
- Claim to be intimated to Oriental insurance company within 30 days from the date of intimation to Bank

Exclusions:

- On duty armed forces, Military and police are not covered.
- Any act of terrorism is 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

3. Personal Accident due to Air - Death Only

- In the event of accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered card.
- Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.
- Claim to be intimated to Oriental insurance company within 30 days from the date of intimation to Bank.

Exclusions:

- On duty Pilots, armed forces, police, air crew are not covered.
- Any act of terrorism is 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.

4. Purchase Protection

- Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only.
- Cover is valid for 90 days from the date of purchase of the tangible goods of the insured's property.
- Claim is to be intimated within 30 days of date of loss
- Geographical Limits - Indian Territory.

Exclusions:



- Jewellery, perishable items are not covered.
- Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances, riot and strike, civil commotion, terrorist activities are not covered. Mysterious disappearance is not covered.

5. Global Covers (Travel Insurance)

I. Loss of Checked in Baggage

- Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a Journey that has been checked by an International Airline for an International flight.
- Claim to be intimated to Oriental insurance company within 30 days of incidence.
- No partial loss or damage shall be compensated.

Exclusions:

- Valuables.
- Any flight of an International or National Airline for an international inbound flight to Republic of India.

II. Delay of Checked in Baggage.

- Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight.
- Claim to be intimated within 30 days of incidence.

Exclusions:

- Any flight of an International or National Airline for an international inbound flight to Republic of India

III. Loss of Passport and travel related documents

- Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport/Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss.
- Claim to be intimated within 30 days of incidence. Theft or loss which should be reported to the police authority within 24 hours of discovery of the theft or loss.

Exclusions:

- Any flight of an International or National Airline for an international inbound flight to Republic of India.

