

SPECIAL CONTINGENCY POLICY

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay the premium stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

THE COMPANY HEREBY AGREES subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon that if the property described herein or any part thereof shall be LOST or damaged by the CONTINGENCIES stated herein at any time during the period of insurance stated herein or any subsequent period in respect of which the Insured shall have paid or agreed to pay and the Company shall have accepted or agreed to accept the premium required for the renewal thereof, the Company will pay to the insured the value at the time of happening of such loss, of the property so lost or the amount of such damage but not exceeding in any one period of insurance in respect of the several items specified herein the sum set opposite thereto respectively.

EXCEPTIONS

The Company shall not be liable in respect of :

1. Loss or damage whether direct or indirect, occasioned by, happening through, or arising from any consequence of war, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, Earthquake, Volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature, and atmospheric disturbances.
2. Damage caused by overloading or strain.
3. Consequential loss, depreciation, wear and tear or mechanical breakdown.
4. Loss or damage occurring whilst being used for racing or pace making.
5. (a) Loss, destruction of, or damage to any property whatsoever or any loss or any expense whatsoever resulting or arising therefrom or any consequential loss.

Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material

CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **MISDESCRIPTION :** This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. **REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **CANCELLATION :** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

The Policy may also be terminated at any time at the request of the Insured in which case the Company will retain the premium for the period this Policy has been in force at the Company's customary short period scales of rates.

5. **CLAIMS PROCEDURE:** The Insured shall upon the occurrence of any event giving rise to or likely to give rise to a claim under this policy give immediate notice thereof to the Company and shall within 14 (Fourteen) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
6. **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 property, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
7. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
8. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case

shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured by the Company thereon.

9. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

10. **ARBITRATION:** If any difference arises as to the amount of any claim under this Policy, such difference shall independently of all other questions be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator, and in case of disagreement between Arbitrators, the difference shall be referred to the decision of an Umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not affect the authority or powers of the Arbitrator, Arbitrators or Umpire and in the event of the death of either or both of the Arbitrators or the Umpire, another shall in each case be appointed in his stead by the party or the Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators or Umpire making the award.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy and it is also expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of the claim if disputed shall be first obtained.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a consequence of, attributable to, arising under, out of or in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

1.2 a pandemic or epidemic, whether declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any prevention/denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test:

(1) for a Communicable Disease or

(2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any follow the fortunes clause or similar provision; and/or

(4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

OBSERVANCE OF TERMS AND CONDITIONS: The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.



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United India Insurance Co. Ltd.

DO CHALAKUDY, PB NO 1, KATTUKARAN ARCADE, Floor No -1 KSRTC ROAD, CHALAKUDY
SOUTH, CHALAKUDY, THRISSUR KERALA - 680307
Phone : 0480 2705747, Email ID – 102200@uiic.co.in

FORMING PART OF SPECIAL CONTINGENCY POLICY ISSUED TO M/s ESAF SMALL
FINANCE BANK LIMITED FOR THE POLICY COVERING PLATINUM DEBIT CARD
HOLDERS - POLICY NUMBER 1022002624P114467074

Section of Coverages per Card	Sum Insured Limit Per Card
Personal Accident – Death only	₹ 10,00,000
Air Accidental Death	₹ 20,00,000
Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection)	₹ 3,00,000
Purchase Protection	₹ 50,000
Loss of Checked in Baggage	₹ 25,000
Loss of Passport and travel related documents	₹ 25,000
Delay of Checked in Baggage	₹ 25,000

Pre-reporting timeline	30 Days
Post – Reporting Timeline	7 Days
Geographical limits	Worldwide
Scope of Cover	24 Hours
Excess	NIL

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.



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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:

- 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



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- 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 United India 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 United India 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.
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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. o 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 United India 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.
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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.

All other terms and conditions as per Expiring Policy.
