

Card Protection Policy - Prospectus

I. Eligibility:

- Insured Person must be an Eligible Cardholder who have Eligible Cards that are valid, open and in good standing(not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in this Policy.
- In case of Covered Purchases the product must be purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card, during the Policy Period
- Policy covers those, whose name specifically appears under the Policy Schedule and with respect to whom the premium has been received by Tata AIG General Insurance Company Ltd.

II. Benefits

1. E-commerce Purchase Protection

Coverage:

You will be reimbursed the cost of the Goods and the shipping Charges in the event of the following:

1. Non-delivery/and or incomplete delivery of Goods that are purchased from the Seller. Covered Purchase are insured against non-delivery if the Goods have not been delivered within 30 days of the scheduled delivery, unless so otherwise stated by Seller and the Seller has failed to refund You to Your Eligible Card, in excess of other applicable insurance.
2. Improper functioning due to damage of delivered Goods during transit: The delivered Goods are insured against improper functioning as a result of physical damage during transit, if the Seller or Courier Company has failed to refund to Your Eligible Card, in excess of other applicable insurance.

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Franchise
INR_____ Per Occurrence		Franchise of INR _____

Exclusions

This benefit will not pay any loss arising out of the following:

1. Lawful confiscation by the Police, Government Agencies, Courts or other empowered authorities;
2. Any fraudulent or willful act by You;
3. Any motor vehicle viz. motor cycles or motor scooters, aircraft, airplanes, boats and automobiles and any equipment, parts or accessories for its operation and/or maintenance
4. Animals or plant life;
5. Cash, bullion, negotiable instruments, shares, traveler's checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel), hotel booking, car rentals, financial products and advice
6. Consumable or perishable items (including but not limited to, food, flowers, drink, drugs, nutrition supplements);
7. Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
8. Access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;
9. Covered Purchase purchased from a natural person either through a private transaction or an online auction

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website;

10. Counterfeit or fake Covered Purchase;
11. Loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
12. Losses due to mechanical failure, electrical failure; software or data failure;
13. Loss of data;
14. Goods purchased for resale or items which are used Goods , damaged Goods or second-hand Goods at the time of purchase;
15. Permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
16. Covered Purchase used for, or intended to be used for, retail and/or property rental, or other business purposes;
17. Items that You have rented or leased;
18. Items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
19. Art, antiques, firearms and Collectable Items;
20. Furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
21. The costs or charges which do not relate to any purchase, which You paid for using Your Eligible Card;
22. Misplacement;
23. Disappearance; or
24. Goods deemed to be illegal by local government authorities.

2. Price Protection

Coverage:

Reimbursement of price difference due to:

1. original price of an item You paid with Your Eligible Card; and
2. A lower price for the same item, identified by the same brand, make, model name and model number, as shown in a Printed Advertisement, In-store Printed Promotion or a No-Auction Internet Advertisement.

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Conditions/ Franchise
INR_____ Per Occurrence		Minimum Original Purchase Price INR____ Franchise of INR ____

Exclusions

This benefit does not provide coverage for any of the following:

1. When an item's original purchase price is below the amount as mentioned in the Policy Schedule;
2. For items purchased from an internet auction site;
3. For items advertised as "limited quantity", "going out-of-business sales", "cash only", "festive season sales", "flash sales" or "close out" sales;
4. resulting from package offers, manufacturer's coupons, employees discount, or, where the advertised price includes bonus or free offers, special financing, installation, rebate, one-of-a-kind or other limited offers;

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5. For securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events or admission tickets;
6. For art, antiques, firearms and Collectable Items;
7. For furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
8. For perishable items including food, beverages, tobacco and fuel;
9. For used, recycled, previously owned, rebuilt, or remanufactured items, whether or not You knew the item was used, previously owned, rebuilt, or remanufactured at the time of purchase;
10. For pharmaceutical, optical or medical products or equipment;
11. For Customized/Personalized Items, unique and one-of-a-kind items;
12. For any item acquired illegally;
13. For animals and plants;
14. For any motor vehicles, including but not limited to, automobiles, boats, airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
15. For land, permanent structures and fixtures including, but not limited to, buildings, homes, dwellings, and building and home improvements;
16. For services You may purchase including, but not limited to, the performance or rendering of labour or maintenance, repair or installation of products, goods or property, or professional advice of any kind;
17. For items purchased by a Cardholder outside the Territory or who is not a Resident of the Territory;
18. Shipping and/or transportation costs, handling costs and sales tax;
19. For items advertised outside the Territory or in a Duty-Free zone;
20. Resulting from special deal(s) available only to the members of specific organizations, or, in a place not open to the public, such as clubs and associations;
21. For items purchased for resale, professional, or commercial use;
22. For items not purchased during the Policy Period;
23. That result from, or are related to, Business pursuits including Your work or profession;
24. For any merchant's credit, discount and/or manufacturer's rebates; or
25. For instances where the amount charged for the purchased item is greater than the actual amount displayed.

3. ATM Protection

Coverage:

You will be reimbursed the money You withdrew, with Your Eligible Card, from any ATM around the world, that was stolen as a result of a robbery, occurring within 30 minutes of the withdrawal of the money

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Deductible
ATM Robbery: INR_____ Per Occurrence. Maximum _____ Occurrence		Deductible of INR_____ per occurrence.

Exclusions

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1. Perils other than those listed in “ Coverage” of this benefit;
2. Loss incurred by any third parties;
3. Loss that happened before and/or after the covered robbery period;
4. Loss related to any medical treatment due to mental illness, post-traumatic stress disorder, or real or perceived emotional distress following an ATM robbery.
5. Perils that do not occur within the Policy Period;
6. Loss that results from, or are related to, business pursuits including Your work or profession;
7. Loss caused by Your or Your relative’s illegal acts;
8. Loss that You have intentionally caused;
9. Loss that results from the intentional actions of a relative, or actions that a relative knew of or planned;
10. Loss due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, Terrorist Act, riot or the act of any lawfully constituted authority or vandalism of any kind.

4. Identity Theft Coverage

Reimbursement expenses resulting from Your efforts to resolve Your identity theft which are incurred within 6 months of discovery of loss are covered under this benefit. The following expenses are covered:

1. Legal Expenses, including the attorney and court fees
2. Lost Wages for the unpaid time You take from work, solely as a result of Your efforts to correct Your financial records.
3. Obligation to pay for the amount(s) You become legally liable to pay to creditor(s), arising from the unauthorized opening and use of credit account(s) and/or bank account(s).
4. Miscellaneous Expenses – We will reimburse You for:
 - a. re-filing applications for Your credit accounts or bank accounts that are rejected solely because the qualified financial institution received incorrect information;
 - b. cost incurred to notarize documents, long distance telephone calls and certified mail reasonably incurred by You as a result of Your efforts to report an identity theft or to correct Your financial and credit records that have been altered as a result of Your identity theft;

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Deductible
INR_____ Per Occurrence		Deductible of INR_____ per occurrence.

Exclusions

This benefit does not provide coverage for any of the following:

1. In the event that no transaction has been made on the Eligible Card within thirty (30) days prior to the date of Loss.
2. Costs other than those listed in “II. Coverage” of this benefit;
3. Monetary losses other than those listed in “II. Coverage” of this benefit, related to the resolution of Your identity theft;
4. Costs associated with any Bodily Injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;

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5. Compensation for time taken from self-employment, or workdays that will be paid by Your employer, in order to correct Your financial records that have been altered due to Your identity theft;
6. Losses that do not occur within the Policy Period;
7. Losses that result from or are related to business pursuits including Your work or profession;
8. Losses caused by Your or Your relatives' illegal acts;
9. Losses that You have intentionally caused;
10. Losses that result from the intentional actions of a relative, or actions that a relative knew of or planned;
11. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind.

5. Wallet Guard

Coverage

Reimbursement of Losses due to:

1. Replacement Cost for Your Wallet if Your Wallet is either Lost or the object of Theft;
2. Application fees for new Personal Papers and/or Eligible Cards if they were in Your wallet when Your Wallet was either Lost or the object of a Theft.

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)
INR _____ Per Occurrence	

Exclusions

This benefit does not provide coverage for any of the following:

1. In the event that no transaction has been made on the Eligible Card within thirty (30) days prior to the date of Loss.
2. Costs other than those listed in "Coverage", of this benefit;
3. Money, Cheques, Transportation Tickets or any item other than Your Covered Content that were in Your Wallet when Your wallet was either Lost or the object of Theft;
4. Losses caused by fire, water, normal wear and tear, manufacturing defects, abuse, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs, or similar events;
5. Accidental damage to Your Wallet and its Covered Content;
6. Any fraudulent/unauthorized charges and/or withdrawals on the Eligible Cards that were in Your Wallet when Your Wallet was either Lost or the object of a Theft;
7. Any costs related to Identity Theft;
8. Losses that do not occur during the Policy Period;
9. Losses that result from, or are related to, Your Business pursuits, including any Business-related travel;
10. Losses caused by Your or Your Relatives' illegal acts;
11. Losses that You have intentionally caused;
12. Losses that result from the intentional actions of a Relative, or actions that a Relative knew of or planned;
13. Losses due to War, invasion, act of foreign enemy, hostilities or warlike operations (whether War has been declared or not), civil War, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalisms of any kind.

6. Purchase Protection

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Coverage

Reimbursement for loss of Covered Purchases due to Accidental Damage or Theft within the Territory, occurring within one hundred eighty days (180) days from the date of purchase provided the same has been delivered intact and in usable condition to the Eligible Cardholder, as indicated on the Invoice, up to the Per Occurrence Limit, and subject to the Annual Aggregate Limit per Eligible Cardholder.

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.

For assessment of claim under this Benefit, deduction for depreciation as applicable shall per table below:

No of Days from date of Purchase till date of loss	Depreciation applicable on Purchase value
0 to 90 days	25 %
91 to 180 days	50 %
Beyond 180 days	No Coverage

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)
INR _____ Per Occurrence	Deductible of INR _____ on the Cost of Repair _____% of Depreciation on the Purchase value

Exclusions

This benefit does not provide coverage for any of the following:

1. Any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;
2. Permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;
3. Travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;
4. Art, antiques, collectable items, furs, jewelry, gems, precious stones and fragile items;
5. Consumables or perishables;
6. Plants or animals;
7. Hazardous materials and any item banned in the Territory;
8. Access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;
9. Used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. Mysterious Disappearance;
11. Items rented out, rented or leased; items purchased for resale, professional, or commercial use;
12. Services, shipping, handling, installation or assembly costs;
13. Losses occurring to item(s) You purchased online prior to Your taking possession of such item(s);
14. Improper functioning due to damage of delivered goods due to transit;

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15. Items damaged through alteration (including cutting, sawing, and shaping);
16. Items left unattended in a place to which the general public has access;
17. Any item confiscated by government authorities;
18. Losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war.

7. Fraudulent Charges

Coverage

A. For Card Lost

If the Eligible Cardholder's Eligible Card is Lost or Stolen, or is the object of a theft, We will reimburse You for the unauthorized charges, for which You are responsible

B. For Unauthorized Charges

We will reimburse You for unauthorized charges that are made on Your Bank Account and/or Credit Account, through in- store, telephone, withdrawals, and/or on-line transfer/purchase(s) using Your Eligible Card information provided Your Eligible Card is still in Your possession.

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)
A. For Card Lost: INR _____ Per Occurrence	
B. For Unauthorized Card Transaction: INR _____ Per Occurrence. _____ Hours prior to first Reporting _____ Hours after reporting	

Exclusions

A. For Card Lost

The Company will not provide coverage for any of the following:

1. Unauthorized charges made on Eligible Card that was Lost or Stolen, more than hours as mentioned in the Policy Schedule prior to Your first reporting the event to the Issuer;
2. In case You don't report the fraudulent transaction within 24hours to the Issuer or any such time as prescribed
3. For any losses for which the Issuer is liable
4. Charges made on Your Eligible Card if Your Eligible Card has not been Lost or Stolen;
5. Cash advances made with Your Lost or Stolen Eligible Card;
6. Charges incurred by a resident of Your household, or by a person entrusted with Your Eligible Card.
7. Any liability arising out of Lost or Stolen Eligible Card except as provided under this Benefit.
8. Losses that do not occur within the Policy Period.
9. Losses incurred in case You have shared Your Pin, OTP or any negligence.
10. In case You don't report the fraudulent transaction within 24hours to the Issuer or any such time as prescribed.

B. For Unauthorized Card Transaction

We will not provide coverage for any of the following:

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1. Costs other than those listed above.
2. Additional losses that occur due to Your failure to comply with provisions under “Duties after Loss”.
3. Unauthorized ATM withdrawals that were made more than number of hours / days as mentioned in the Policy Schedule prior to Your first reporting of the event to Your Issuer(s), Bank account issuer(s) and/or Credits Account issuer(s) and number of hours / days as mentioned in the Policy Schedule post reporting of the event to Your Issuer(s), Bank Account issuer(s) and/or Credit Account issuer(s);
4. Unauthorized charges made on Your Eligible Card if Your Eligible Card has not been Lost or the object of theft more than number of hours / days as mentioned in the Policy Schedule prior to Your first reporting the event to Your Eligible Card issuer(s) and number of hours / days as mentioned in the Policy Schedule post reporting of the event to Your issuer(s);
5. Charges incurred by a resident of Your household, or by a person entrusted with Your Eligible Card;
6. Losses that do not occur during the Policy Period;
7. Losses that result from, or are related to, Business pursuits including Your work or profession;
8. Losses caused by Your, or Your Relatives’, illegal acts;
9. Losses that You have intentionally caused;
10. Losses that result from the intentional actions of a Relative, or actions that a Relative knew of or planned;
11. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations(whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
12. In case You don’t report the fraudulent transaction within 24hours to the Issuer or any such time as prescribed
13. For any losses for which the Issuer is liable
14. Losses incurred in case You have shared your Pin, OTP or any negligence.

8. Mobile Phone Protection

Coverage

You will be reimbursed for the loss due to Accidental Damage or Theft of Eligible Mobile Phone within the Policy Period occurring within the Territory.

Only those Eligible Mobile Phones will be covered:

- a. which have been purchased within Two (2) years prior to the date of loss.
- b. Where the name indicated on the invoice should be the same as the Eligible Cardholder
- c. Where the Eligible Mobile Phone’s Purchase invoice includes:
 - Eligible Mobile Phone’s IMEI number
 - Eligible Mobile Phone’s Make/ model
 - Eligible Mobile Phone’s Date of purchase (to verify age of phone)

The Benefit is limited to Accidental Damage or Theft up to the Per Occurrence limit and Annual Aggregate Limit and Deductible as mentioned in the Policy Schedule, subject to the terms, conditions, exclusions and limits of liability of this Benefit.

For assessment of claim under this Benefit, deduction for depreciation as applicable shall per table below:

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No of Days from date of Purchase till date of loss	Depreciation applicable on Purchase value
0 to 90 days	25 %
91 to 180 days	50 %
181 to 730 days	75%

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Deductible
INR_____ Per Occurrence.		Deductible of INR_____ on the Cost of Repair_____ _____% of Depreciation on the Purchase value

Exclusions

This benefit does not provide coverage for any of the following:

1. Mobile telephone accessories other than the standard battery and/or standard antenna provided by the manufacturer.
2. Mobile telephones purchased for resale or for business or commercial use.
3. Eligible Mobile Telephones that are lost, except due to Theft.
4. Mobile telephones under the care and control of a common carrier, including, but not limited to, the postal service, airplanes or delivery service.
5. Mobile telephones stolen from baggage unless hand-carried and under the Eligible Cardholder's supervision.
6. Mobile telephones stolen from a building construction site.
7. Cosmetic damage such as a dent or scratch to the Eligible Mobile Telephone or Accidental Damage that does not impact the Eligible Mobile Telephone's ability to make or receive phone calls.
8. Accidental Damage or Theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
9. Accidental Damage or Theft resulting from mis-delivery or voluntary parting from the Eligible Mobile Telephone.
10. Replacement mobile telephone purchased from other than a mobile provider's retail or internet store; or taxes, delivery or transportation charges or any fees associated with the service provided.
11. Any Eligible Mobile Phone which has been purchased more than Two (2) years prior to the date of loss
12. Where there is an unpaid bill outstanding and a claim arisen.

9. Home Content Coverage

We will cover the Replacement Cost of Your Contents within the confines of Your Primary Residence caused by the following Insured Perils, during the Policy Period.

- Fire, lightning, earthquake
- Explosion of domestic appliances

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- Bursting or overflowing of fixed water tank or pipe or fixed heating system within Your Primary Residence
- Burglary or Theft
- Accidental Damages

Coverages provided by this Benefit are provided as an additional cover to any home policy or its equivalent policy which You may hold

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Conditions
INR _____ Per Occurrence.		Single Item Limit INR _____

Exclusions

This benefit will not provide coverage for any of the following

1. If Your Permanent Residence was unoccupied for more than 30 consecutive days;
2. Loss or damage caused to Your Business items;
3. Losses arising from Mysterious Disappearance;
4. Losses caused to Furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
5. Loss or damage caused to Your Mobile Phones, Laptops, Tablets etc;
6. Loss or damage that incur as a result of a burst flexible water hose or water pipe within Your Permanent Residence;
7. Not reported to the local authorities within 24 hours of discovering the Theft or Burglary;
8. Loss or damage caused by any animals, insect, primate, amphibians and species;
9. Loss or damage caused to any Content which do not belong to You or which belong to others but is held in trust by You or is in Your custody, care or control;
10. Loss caused to any living creatures;
11. Loss or damage caused to any promotional vouchers, air mile vouchers, loyalty points, lottery tickets, scratch-cards, raffle tickets;
12. Loss or damage caused to any art, antiques, firearms and collectable items;
13. Loss or damage caused due to any Natural Catastrophe not listed as an Insured Peril;
14. Items that You damaged through alteration or abuse (including cutting, sawing and shaping); and
15. Any Loss or damage occurring outside the Policy Period;
16. Negligence, willful, criminal or fraudulent act.

We will not cover You for any loss, damage or liability which, in any way, is due to:

- negligence, willful, criminal or fraudulent act on Your part; or
- negligence, willful, criminal or fraudulent act of Your Relatives, Immediate Family, employer, employees, legal representatives, tenant(s) or anyone who is authorized by You to gain access to Your Permanent Residence.

17. Gradual Deterioration, Breakdown, Wear and Tear

We will not cover You for any loss or damage which is caused by:

- inherent vice, latent defect, mechanical, electrical, software, or data failure or breakdown including, but not limited to, any electrical power interruption, surge, brownout or blackout or telecommunications or satellite systems failure;
- scratching or denting;
- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining or repairing;

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- atmospheric or climatic conditions, water, manufacturing defects, vermin or insects, termites, mold, wet or dry rot, bacteria, corrosion, warping, shrinkage, rust, cleaning or repairs;
- wear and tear or normal course of play (such as, but not limited to, sporting or recreational equipment) or use;
- loss or damage caused by scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.

18. Nuclear Hazard

We will not cover any loss or damage which is caused by:

- chemical, biological, bio-chemical, or electromagnetic contamination whether controlled or uncontrolled or however caused;
- radioactivity or ionizing radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel;
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
- the use of a chemical or biological weapon.

19. Act of War / Act of Terrorism

We will not cover any loss or damage which is caused by or contributed by:

- any kind of warlike action, including but not limited to undeclared war, civil war, insurrection, rebellion, revolution, warlike act by military force or military personnel, destruction, seizure, or use for a military purpose, and including any consequence of any of these;
- discharge of a nuclear weapon, whether it is accidental or intentional; or
- any act of terrorism. We also do not cover any loss or damage caused by efforts to prevent, terminate, counter, retaliate against or respond to any act of terrorism.

20. State of Emergency

Any loss, damage or other contingency happening during the existence of a state of emergency as declared by the local authorities (whether physical or otherwise) which is occasioned by or through or in consequence of any of the said occurrences except to the extent that You shall prove that such loss, damage or other contingency happened independently of the existence of the state of emergency as declared by the local authorities.

21. Confiscation or Detention by Government Authorities

Any loss (whether temporary or permanent) of Your Contents or Personal Effects or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such Contents or Personal Effects or any premises, vehicle or thing containing the same by any government authorities.

10. Ticket Protection

Coverage

We will pay whichever of the following is lower, the face value of the Ticket or the actual amount You paid through Your Eligible Card to acquire the Covered Event Ticket as shown on the receipt, after one of the following incidences:

- Damage to Your Permanent Residence from a house fire, Burglary or any Natural Catastrophe that requires You to be present at the Permanent Residence on the date of the Covered Event;
- You are prevented from attending the Covered Event due to a Natural Catastrophe;
- Your Motor Vehicle becomes inoperable while in route to the Covered Event, provided it is reported to a roadside recovery service, Your primary automobile insurer, or brought to a Motor Vehicle Repair Shop;

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- A sudden and unexpected Business trip that is required by Your employer, which results in Your not being able to attend the Covered Event;
- You being required to serve on a jury, or You are served with a court order or a subpoena, which requires Your appearance in court on the day of the Covered Event;
- You or Your Relative's death, unforeseen Injury or Sickness or compulsory quarantine which results in Your not being able to attend the Covered Event.

Towing Service

We will pay for towing service up to Per Occurrence limit as mentioned in the Policy Schedule if Your Motor Vehicle becomes inoperable on the day of the Covered Event, which results in Your failure to attend the Covered Event. The Company's total liability under this benefit per claim/Per Occurrence shall not exceed the Benefit amount as mentioned in the Policy Schedule subject to the Annual Aggregate Limit.

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Deductible
Ticket Protection: INR_____ Per Occurrence. Maximum ____ Occurrence		Deductible of INR_____ per occurrence
a. Towing Services: : INR_____ Per occurrence		Deductible of INR_____ per occurrence

Exclusions

This benefit does not provide coverage for any of the following:

1. Loss that do not occur within the Policy Period;
2. Loss caused from the cancellation or postponement of the show or concert by the organizer/Service Provider for any reason;
3. Loss due to a cancelled or rescheduled airplane flight, unless due to a Natural Catastrophe, as stated above;
4. Loss incurred from the tickets You re-sell to other people;
5. Loss arising from any pre-existing medical conditions;
6. Loss caused from intentionally self-inflicted harm, by You, and /or by Your Family or a Relative;
7. Losses as a result of Your attempted suicide;
8. Due to You, Your Family's or a Relative's pregnancy; fertility treatment or childbirth;
9. Due to Your, Your Family's or a Relative's intoxication or impairment from use of alcohol, illegal drugs, narcotics, or medicines which have not been prescribed by a qualified Physician;
10. Caused by You or Your Relative's illegal acts;
11. Resulting from the intentional actions of You or a Relative, or actions that You or a Relative knew of or planned;
12. Due to, or related to, a nuclear, biological or chemical event;
13. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, Chemical and biological weapons, Ionising radiation.

11. Extended Warranty

Coverage

Upon the expiration of the Manufacturer's Warranty, the Extended Warranty Benefit duplicates the terms of the original Manufacturer's Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily

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and require repairs during the Extended Warranty Period. We will pay for the repair or replacement of the Covered Purchase

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)
INR _____ per occurrence	

Exclusions

This benefit does not provide coverage for any of the following:

1. Boats;
2. Motorized vehicles including airplanes, automobiles and motorcycles, and any equipment, parts or accessories
3. Land or buildings;
4. Toys, Mobiles, Laptops, Cameras, watches and other such portable Items.
5. Consumables and perishables;
6. Any customized, unique, or rare items;
7. Used, rebuilt, refurbished and re-manufactured items at the time of purchase;
8. Items purchased for resale, professional, or commercial use;
9. Items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in materials and workmanship of the item;
10. Items which carry a Manufacturer's Warranty of longer than two years;
11. Services, maintenance, repair, installation or assembly costs;
12. Any shipping or promised time frames of delivery, whether or not stated or covered by the Manufacturer's Warranty; and
13. Any costs relating to damage to Covered Products caused by accident, neglect, abuse, willful damage, vermin and insect infestation, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or Acts of God.
14. Any Item Purchased outside India or purchased from a foreign supplier who does not offer warranty in India.

12. Collision Damage

Coverage

Reimbursement of Losses due to :

1. Physical damage to the rental vehicle You incur during a covered rental trip
 - a. We will pay for losses up to the lesser of:
 - The Deductible amount of any other insurance; or
 - Per Occurrence Limit as mentioned in the Policy Schedule.
2. Additional Benefits
 - You will be paid no more than the per day daily rental rate of the rental vehicle,
 - Charges, for towing the rental vehicle to the nearest authorized repair shop assigned by the rental company;

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- Drop off charges in the event You are hospitalized, following an accident, and are unable to return the rental vehicle to the nearest rental company location.

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Condition
INR _____ Per Occurrence.		<p>Amount of rental vehicle for eligibility of coverage INR _____</p> <p>Deductible of INR _____ per occurrence.</p>

Exclusions

This benefit does not provide coverage for any of the following:

1. Other than those listed in "II. Coverage" of this Benefit;
2. Loss that does not occur during the Policy Period and a covered rental trip;
3. Losses arising out of the use of the Rental Vehicle outside of the coverage territory of this policy;
4. Loss arising from Bodily Injury or property damage to a third party;
5. Loss due to depreciation and diminishment of value of the rental vehicle;
6. Loss or damage to any equipment that is not permanently installed in or on the rental vehicle;
7. Loss or Damage to Your contents in the Rental Vehicle;
8. Loss from stains or other damage to the upholstery or carpet of the rental vehicle, unless the result of a covered loss;
9. Loss or Damage occurring to special type rental vehicles;
10. Losses or Damage arising out of commercial use of the Rental Vehicle;
11. Arising from any damage to property transported by You or in Your care, custody or control;
12. Loss or damage resulting from operation of the Rental Vehicle by any person other than authorized drivers specified in the Rental Agreement;
13. Loss or Damage to rental vehicles for which a Rental Agreement was not signed by You;
14. Loss or damage resulting from Your driving under the influence of alcohol, illegal drugs, narcotics, or, medicines not prescribed by a medical professional;
15. Loss or damage resulting from Your driving against medical advice;
16. Loss or damage arising out of the operation of the rental vehicle in violation of the terms of the Rental Agreement;
17. Loss or damage resulting from Your driving without a valid driving license;
18. Loss or damage to the rental vehicle as a result of its fuel tank being filled with the incorrect fuel type;
19. Loss or damage caused in whole or part from carrying more than the permitted number of passengers in the Rental Vehicle;
20. Loss or damage occurring while the rental vehicle is being towed;
21. Loss or damage arising from Your operation of automobiles or other vehicles which are not rental vehicles;
22. Loss or damage arising out of the use of the rental vehicle in, or training for, racing competitions, trials, rallies or speed testing;
23. Bodily Injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
24. Loss or damage occurring while driving off public roads and / or any unpaved roads;

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25. Loss or damage caused to Rental Vehicle tires;
26. Loss or damage due to natural catastrophe, an atmospheric or climatic conditions, water, wear and tear, gradual deterioration, manufacturing defects, mechanical or electrical breakdowns, or inherent vice or vermin or insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs;
27. Loss or damage due to, or related to, a nuclear, biological or chemical event;
28. Loss or damage due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, riots, strikes, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind;
29. Loss arising out of any fraudulent, dishonest or criminal act committed by You, or anyone with whom You colluded;
30. Loss caused by You, or Your relatives', illegal acts;
31. Loss that You, or Your relatives have intentionally caused;
32. Benefits payable under any uninsured or underinsured motorist law, first party benefit or no-fault law, or law similar to the foregoing in any country or territory;
33. Fines, penalties exemplary or punitive damages or any other type or kind of judgment or award which does not compensate the party benefiting from the award or judgment for any actual loss or damage sustained;
34. Any obligation for which You may be held liable under any Workers Compensation Act, disability benefits or unemployment law or any similar law.

13. Misfuelling

Coverage

You will be paid for the following expenses after a Misfuelling Event that would reasonably be believed to damage Your Motor Vehicle's engine subject to the fuel cost being paid by the Eligible Card:

- a. Towing
- b. Taxi Fare
- c. Drainage and Disposal
- d. Replacement Vehicle

Limits

Per Occurrence Limit (INR)/No of Occurrences	Annual Aggregate Limit(INR)	Deductibles
Misfuelling: INR _____ Per Occurrence.		Deductible of INR _____ per occurrence.
a. Towing: sublimits _____		
b. Taxi Fare: sublimits _____		
c. Drainage & Disposal : sublimits _____		
d. Replacement Vehicle: sublimits _____		

Exclusions

This benefit does not provide coverage for any of the following:

1. Losses that do not occur during the Policy Period;
2. Monetary losses other than the expenses related to the resolution of the Misfuelling Event;
3. The cost of replacement fuel;
4. Consequential loss of any kind;
5. Claims resulting from any fraudulent or intentional act by You or a Family Member;

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6. Damage to the Motor Vehicle resulting from the Misfuelling Event or any other mechanical breakdown;
7. Any claim caused by or related to substances, other than Motor Vehicle fuel, entering the Motor Vehicle's fuel tank;
8. Commercial Motor Vehicles including delivery Motor Vehicles, taxis, industrial or agricultural Motor Vehicles and Motor Vehicles used for competition sport;
9. Vehicles which are no longer in accordance with the original manufacturer specifications, unless the modification was done by a certified representative recognized as such by the manufacturer;
10. Losses which are covered under any other insurance policy or roadside assistance cover;
11. Any expense other than those mentioned in the coverage.

III. Policy Conditions

1. Individual Termination Date

An Eligible Cardholder's coverage and Benefits under this Policy shall terminate on the earliest of:

- a. the date the Eligible Cardholder no longer qualifies as an Eligible Cardholder;
- b. the date the Eligible Card is determined to be ineligible by the Issuer;
- c. the date the Issuer ceases to participate in the Policy; or
- d. the date the Policy is terminated.

The Company shall not be liable for any claim incurred post such individual termination date.

2. **Admissibility of Claim:** any claim to be admissible under this Policy, the Date of loss should be within the Policy Period unless otherwise provided.

3. **Payment of Claims:** All payments to be made by the Insurer shall be paid to Eligible Cardholders in the Territory and such payments shall be subject to the laws and regulations then in effect in the Territory. Any Claim paid under one Benefit will not be payable under any other benefit. We shall be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time.

4. **Fraud:** We will not be liable to pay under the Policy if any established Fraud is noted at the time of claim or otherwise, whether by Policyholder or You or anyone acting on behalf of Policyholder or You, and Policy will be void ab-initio without any premium refund.

5. Cancellation/Termination of the Policy:

- a. Policyholder may cancel this Policy by giving Us 15 days written notice and We shall then refund a portion of the premium on Refund % as mentioned below. However, if You have made any claim on this Policy before the cancellation date then no refund of premium will be given.

Policy Period	Refund %
0 to 3 months	60%
3 Months to 6 months	30%
More than 6 months	0%

- b. We may cancel this Policy by giving You 15 days written notice and We shall then refund a pro-rata portion of the premium for the remaining Policy Period.

- c. **Notice of Claim:** It is condition precedent to Our liability hereunder that written notice of Claim must be given by the Insured Person to The Company within the respective number of days as specified under each Benefit, after an actual or potential Loss begins. Failure to furnish such intimation within the time required shall not invalidate nor reduce any Claim if the Insured Person can satisfy The Company that it was not reasonably possible for the Insured Person to give proof within such time. The Company may relax these timelines only in special circumstances and for the reasons beyond the control of the Insured Person. To file a Claim, Call The

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Company at the 24x7 Customer Support Number or provide written intimation to make a Claim within 15 days of discovering or send a Claim notification to:

Tata AIG General Insurance Company Limited.

15th Floor, Tower A,
Peninsula Business Park,
GK Marg, Lower Parel
Mumbai, INDIA 400 013

If you are not satisfied with our services and wish to lodge a complaint please call our 24*7 Customer Support No.: 022 6489 8282 or you may email to the customer service desk at customersupport@tataaig.com

Redressal of Grievance

At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24*7 Customer Support No.: 022 6489 8282 email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).

Escalation Level 1

If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.

Escalation Level 2

If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.

If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <https://bimabharosa.irdai.gov.in/>

For updated list of the name and address of the Insurance Ombudsman of competent jurisdiction please follow the link- <https://www.cioins.co.in/Ombudsman>

Section 41 of the Insurance Act 1938 as amended by Insurance Laws (amendment) act:

1. 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 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 prospectus or tables of the insurer.

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

Disclaimer:

Insurance is the subject matter of the solicitation. For more details on benefits, risk factors, terms and conditions, please read the policy wordings carefully, before concluding a sale.

Section 64 VB of the Insurance Act 1938:

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

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