

8. . Terms and Conditions

General conditions

- 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
- Gross Negligence is not covered.
- Any claim due to deliberate breach of law would not be payable.
- Documents to be submitted within 30 days of claim intimation to ICICI Lombard.
- All the mentioned covers are valid only for the duration of trip and 6 months after the trip ends
- Trip, here, is defined as the period starting from the point the insured person leaves his residence for his scheduled flight and continues during the entire journey and ends when the insured person reaches his residence / office from the place of start.

Loss card Liability

- Period – 7 days pre-reporting and 7 days post-reporting, including the date of reporting
- Any PIN based transactions (like ATM, Internet and telephone etc.) are covered only in case the Pin is acquired under duress by unauthorized person.
- For lost card liability: Claim has be reported by card holder to bank within 7 days from the date of card loss
- The Insured must cancel the Card as soon as practicable, but in any event not more than 7 days, after receipt of notification of the unauthorized access or theft.
- Pre-Delivery Fraud and loss of card in transit is not covered.
- Terrorism is not covered.
- Any claim due violation of law is not payable.
- Claim to be intimated to ICICI Lombard within 90 days of fraud incidence date.
- FIR to be mandatorily submitted in case of lost card. For counterfeit cases happened in foreign location, passport copy of the card holder and flight ticket will be required.

(a) Counterfeit Cards

- 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
- Losses arising out of duplicate or counterfeit cards as issued by the Thomas Cook created without the Card holder's Knowledge.
- For counterfeit card: Claim has be reported by cardholder to bank within 2 days from the date of notification of fraud to customer via card statement, SMS, net banking, etc.
- 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.
- The Insured must cancel the Card as soon as practicable, but in any event not more than 7 days, after receipt of notification of the unauthorized access or theft.
- Pin based transactions are covered.
- Reporting Period - 7 days pre-reporting and 7 days post reporting Cover.
- Claim to be intimated to ICICI Lombard within 90 days of claim intimation to bank by the customer.
- For counterfeit card: Claim has be reported by cardholder to Thomas Cook/ICICI Lombard within 7 days from the date of notification of fraud to customer via card statement, SMS, net

banking, etc.

(b) Online Fraud Protection

- Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen/clone cards.
- 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 Card processor.
- The policy covers all online fraudulent utilization of Travel Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by Thomas Cook.
- Covers Liability arising out of any loss or damage of Card transactions using the authorized PIN issued to the Cardholder by Thomas Cook.
- Claim has to be reported by cardholder to bank within 7 days from the date of notification of fraud to customer via card statement, SMS, net banking, etc.
- Reporting Period - 7 days pre-reporting and 7 days post reporting
- The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:
 - 1.) Loss incurred by the cardholder because of misuse of travel 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.
 - 2.) Any failed/ duplicate/ declined transactions by host website/ authorized bank
 - 3.) Any errors made by the host Website/ authorized bank. (for sites not having authorized VeriSign security status)
- Claim to be intimated to ICICI Lombard within 90 days of intimation to Thomas Cook.

Accidental Death and Disability (Common Carrier)

- 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
- Pilots, armed forces, police, air crew are not covered
- Claim under this cover is payable only once irrespective of the number of cards held by the cardholder
- Claim would be payable only if the same is reported to the call centre/ICICI Lombard within 30 days from the date of accidental death.

Missing Connecting Flights

- The Insured has to actually board the first international flight.
- Proof of missing of connecting international flight during transit must be provided by obtaining the Certificate(s) from the concerned authorities.
- Connecting international flight's Schedule departure timing is at least 6 hours after the schedule arrival of the first international flight.
- Claim will be paid in Indian rupees.

Loss of Passport/Docs

- In case of loss of passport, actual expenses incurred by the card holder to be covered for obtaining duplicate passport/personal documents in the course of his/her air travel in event

of a loss

- Claim to be intimated to ICICI Lombard within 30 days of incidence.
- Claim will be paid in Indian rupees.

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 6 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.
- A non-delivery certificate or PIR must be obtained immediately from the International airline which must be submitted to the Company in the event of a claim hereunder.
- No compensation certificate from International airlines to be submitted at the time of claim.
- Claimant should provide the invoices of basic essential items purchased during the event
- Claim to be intimated to ICICI Lombard within 30 days of incidence
- Geographical Limit – Worldwide.
- Claim will be paid in Indian rupees.

As no investigation is done by the Thomas Cook and burden of proof lies on the ICICI Lombard, Hence ILGIC reserves the right to investigate any suspicious claim where there is a need of collecting evidence by appointing investigator.

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

CIN: L67200MH2000PLC129408

Mailing Address:

Registered Office:

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