

POLICY WORDING

SECURE WALLET

IMPORTANT NOTES ABOUT THIS INSURANCE

- Please read and check the details of this Policy carefully to ensure its accuracy and see that it meets **your** requirements.
- Please inform **Us** immediately of any change in **your** address, or of any other changes affecting any Insured Person.
- The Policy is an evidence of the contract between Proposer and Royal Sundaram General Insurance Co. Limited.
- The information given to **Us** in the Proposal form and Declaration signed by Proposer and/or over telephone to **our** telegent by proposer, forms the basis of this Contract.
- The Policy, Schedule and any Endorsement thereon shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.
- Provided that Proposer pay the premium for all the persons intended to be Insured under this Policy and **We** receive and accept it, **We** will provide the insurance described in the Policy.
- Insurance under this Policy is given subject to the Endorsements if any, exclusions, terms and conditions shown below and failure in compliance may result in the claim being denied.

A. PERSONS WHO CAN BE INSURED

This insurance is available to persons between the age of 18 and 70 years at the Commencement Date of the Policy.

DEFINITIONS & INTERPRETATIONS

In this Policy the singular will be deemed to include the plural, the male gender includes the female where the context permits, and the following words or phrases shall have the meanings attributed to them wherever they appear in this Policy.

Accident/Accidental

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

ATM means automatic teller machine.

Business means:

1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis or
2. Any other activity engaged in for money or other compensation

Burglary shall mean an actual theft or an attempt thereat

- a) accompanied by an actual forcible and violent entry into or exit from any Building at the Premises or
- b) following assault or violence to any person or threat thereof

Card means an ATM card, credit card, charge card, prepaid card, debit card, virtual or digital cards/wallets issued by a qualified financial institution for personal use only.

Card Issuer means Financial institution that offers card association branded payment cards directly to consumers.

Cheque(s) means any bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with a stamped signature.

Counterfeit Card means a card that has been fraudulently manufactured, embossed or encoded to appear to be genuine but which has not been issued by Bank or Financial Institution.

Credit Accounts means any credit arrangements from a qualified financial institution for personal use, such as credit card account, car/ home loan account.

Deductible means fixed amount or percentage as specified in the Policy Schedule, to be borne or paid by the policyholder, and which the insurance company will deduct from the claim payment.

Financial Institution shall have the same meaning assigned to the term under section 45 I of the Reserve Bank of India Act, 1934 and shall include a Non Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934

Identity Theft means the unauthorized and/or illegal use of Insured Person's personal information such as his/her name to open **credit accounts** and/ or bank accounts that he/she did not authorize.

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

Limit of Liability means the limit on the maximum amount payable under the contract.

Lost or Stolen means having been inadvertently lost of having been stolen by a third party without Insured Person's assistance, consent or cooperation.

Money means currency, coins and bank notes in current use and having a face value.

Personal Papers means identification documents issued by Insured Person's country, state including but not limited to Insured Person's driver's license and passport.

Personal Trip - For a covered **personal trip**, the coverage commences when Insured Person leave his/her place of **residence** to commence the **personal trip** and will terminate with whichever of the following occurs first: the time of return to his/her place of **residence** on completion of his/her **personal trip** or the expiry of the policy. In any event coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after Insured Person's actual return time.

In respect of one way **personal trip** only, the coverage will terminate with whichever of the following occurs first: the time a covered common carrier arrives at its destination or the expiry of the policy.

Phishing means the practice of using fraudulent e-mails and copies of legitimate websites to extract financial data from computer users for purposes of identity theft.

Policy Period means the period of time Insured Persons are covered by this insurance from the effective date to the expiration date.

Relative means Insured Person's legally married spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew and first cousin.

Replacement cost means the amount it would cost to replace an item of similar specifications at current prices.

Residence means the place that is shown as the 'insured mailing address' on the Policy Schedule.

Robbery means the unlawful taking of **money** or other property from Insured Person's care and custody by one who has caused or threatened Insured Person with bodily harm and has committed an illegal or violent act.

Skimming means an electronic method of capturing a victim’s personal information used by unauthorized means.

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

Suit means a civil proceeding seeking monetary damages as a result of **identity theft**, or a criminal proceeding in which Insured Person is charged with illegal acts committed by someone else while engaged in the theft of Insured Person’s identity.

Tele-phishing is the practice of using the telephone system to gain access to private personal and financial information for purposes of identity theft.

Transportation tickets means the tickets purchased for bus, subway or other type of public or private transportation.

Virtual/Digital Card is similar to a physical card issued to the end user. It does not have a plastic existence and it is restricted to online transactions only.

Virtual/Digital Wallet is an Online Wallet meant for carrying out online transactions only.

We, Us, Our, and Company means the Royal Sundaram General Insurance Co. Limited.

Insured Person means:

1. The ‘named insured’ shown in the Declaration page; and
2. The legally married spouse or dependent children under age 25 (twenty-five), living with **him/her** in his/her home.

B. COVERAGES

Benefit Table

| Benefit | Plan/s | Section | Description |
|---------|--|---------|--|
| A | Card Protection | 1 | Lost Card Liability |
| | | 2 | Card Liability due to fraudulent internet based transactions and / or misuse of PIN. |
| | | 3 | Card Liability due to unauthorised usage / skimming / counterfeit / phishing (including Telephishing) / compromised cards. |
| | | 4 | Misuse of Card |
| B | Identity Theft | 1 | Identity theft |
| C | Purchase Protection | 1 | Purchase Protection |
| D | Personal Travelling Protection | 1 | Personal Trip Effect coverage |
| | | 2 | Home Protection while Insured Person is away |
| E | Wallet Protection | 1 | Lost Wallet Coverage |
| | | 2 | ATM Assault and Robbery |
| | | 3 | ATM Fraud |
| F | Virtual & Digital Card/Wallet Protection | 1 | Card Liability due to fraudulent internet based transactions and / or misuse of PIN under Virtual & Digital Card/Wallet |
| | | 2 | Card Liability due to unauthorised usage / Skimming / counterfeit / phishing (including Telephishing) / compromised Virtual & Digital Card / Wallet. |
| | | 3 | Misuse of Card |

Benefit A CARD PROTECTION

Benefit A - Section (1)

Lost Card Liability

I. What We Cover

If Insured Person’s card is lost or stolen, resulting in fraudulent utilization of the lost or stolen card, we will reimburse the unauthorized charges incurred during the policy period, that **Insured Person** are responsible for, on Insured Person’s lost or stolen card, occurring within 15 days prior to his/her first reporting to the Card issuer, not exceeding the limits set out therein.

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Charges made on Insured Person’s **lost or stolen card** prior to 15 days of his/her first reporting to the Card Issuer.

2. Charges made on Insured Person’s card if **his/her card** has not been lost or stolen;
3. Losses sustained by the Cardholders through forgery or alteration of or on any written instrument required in conjunction with any Card.
4. The amounts refunded upon cancellation of purchases of products or services by the Cardholders.
5. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
6. Loss or damage on account of counterfeit cards.
7. Fraudulent transactions occurring beyond the policy period.

Benefit A - Section (2)**Card Liability due to fraudulent internet based transactions and / or misuse of PIN****I. What We Cover**

This policy shall cover Unauthorized Charges arising out of fraudulent internet based transactions, using the authorized CVV(Card Verification Value Code) or the PIN (Personal Identification Number) issued to the Cardholder by the Card Issuer, 15 days prior to Insured Person's first reporting to the Card issuer, not exceeding the limits set out therein, subject to the following exclusions:

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Any transactions not confirmed by the host website or the authorized bank.
2. Any errors made by the host website or the authorized bank.
3. Loss incurred by the cardholder due to online transactions, effected on Indian Websites and website hosted overseas not involving an outflow of foreign exchange from India, without the mandatory additional factor of authentication.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
5. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
6. Any transactions made using a PIN that has not been introduced by the card issuer in accordance with the Reserve Bank of India's mandate.

Benefit A- Section (3)**Card Liability due to unauthorized usage on account of Skimming / Phishing (including Telephishing)/ Counterfeit****I. What We Cover**

This policy shall cover unauthorized charges on Insured Person's card arising out of unauthorized use of cards by skimming, counterfeiting, phishing (including tele-phishing) which occurred within 15 days prior to his/her first reporting to the Card issuer, not exceeding the limits set out therein, subject to the following exclusions:

Notwithstanding anything stated to the contrary in this policy, this policy shall be applicable to the following:

1. Any unauthorized use of a card 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. Losses arising out of duplicate or counterfeit cards issued by the card issuer without the cardholder's knowledge.
3. Any 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 card issuer or its bank card processor.
4. Losses under tele-phishing shall be payable only for first two instances and the second instance shall be covered only when the time duration between the first and second instance shall be within a time duration range of up to 2 hours.

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.

2. Loss incurred through use of cards, due to breach of security or failure of security mechanism of the card issuer.
3. Payment of claim under tele-phishing for more than 2 instances
4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours

Benefit A -Section (4)**Misuse of Card****I. What we Cover**

This policy shall cover losses/claims arising out of misuse of card by any person (other than those specifically excluded under General exclusion 1 applicable for Benefit A) without the knowledge of the intended card user, occurring within 15 days prior to insured's first reporting to the Card issuer, not exceeding the limits set out therein.

The liability per transaction under this section shall be restricted to a sum in the range of Rs.1000 to Rs.50000 (actual sum insured limit or 5% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule, if any person other than those excluded under the policy (as specified under General exclusion 1 applicable for Benefit A) collects the card on behalf of the customer from the courier company.

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred due to breach of security or failure of security mechanism or standard operating procedures of the card issuer

Special Condition applicable to the Benefit A

1. We will only pay for unauthorized charges for which Insured Person is responsible under the terms and conditions of Insured Person's card.
2. Insured Person must report the loss to the Card Issuer within 24 hours after discovering the **loss event**.
3. Insured Person must comply with all terms and conditions given by the Card Issuer by which **his/her card** is issued.
4. Insured Person must report the loss to Police Authority within 24 hours of discovering the loss event and having reported to the Card Issuer.

Limit on Liability

The liability per card under section 2 & 3 shall not exceed 1 lac unless the limit has been waived off by additional premium as shown in the Schedule.

For tele-phishing the liability per transaction shall be restricted to a sum in the range of Rs.1000/- to Rs.1 lac (actual sum insured limit or 10% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule. Payment of claim under tele-phishing shall be payable only for first two instances and the second instance shall be covered only when the time duration between the first and second instance shall be within a time duration range of up to 2 hours.

Under section 4 of Benefit A, the liability per transaction shall be restricted to a sum in the range of Rs.1000 – Rs.50000 (actual sum insured limit or 5% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule, if any person other than those excluded under the policy (as specified under General exclusion 1 applicable for Benefit A), collects the card on behalf of the customer from the courier company.

GENERAL EXCLUSIONS APPLICABLE TO BENEFIT A UNDER THE POLICY

We will not pay for any expenses or loss for:

1. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along or in collusion with others.
2. Losses arising out of use of genuine Card by an authorized person with intent to defraud the Card Issuer.
3. Any legal liability, of whatsoever nature.
4. Losses arising directly or indirectly by reason of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, martial law.
5. Any loss directly or indirectly caused by or contributed to by or arising from:
 - Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.
6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.
7. Any loss or damage arising out of any Card transactions which have occurred after the loss or theft of card has been reported to the Card Issuer.
8. Any loss/unauthorized use occurring at a POS (Point of Sale) terminal which is not secured with technology infrastructure i.e., Unique Key Per Terminal (UKPT), Derived Unique Key Per Transaction (DUKPT), Terminal Line Encryption (TLE) as per Reserve Bank of India's guidelines for which the card issuer or acquiring bank is liable.
9. Any loss in respect of credit / debit cards used internationally which are not EMV chip and Personal Identification No. enabled.
10. Loss incurred due to gross negligence on part of the cardholder, including but not limited to insufficient measures taken by the cardholder to keep the PIN safe and recording of the PIN in an intelligible form by the card holder.

BENEFIT B –IDENTITY THEFT**I. What We Cover**

We will pay for Insured Person's expenses resulting from his/her efforts to resolve Insured Person's identity theft occurring during the policy period:

The following expenses shall be payable provided they are incurred and reported within 12 months of the occurrence:

1) Legal Expenses:

We will reimburse **Insured Person** for attorney and court fees incurred by him/her for

- a. defending any suit brought against **Insured Person** by a creditor or collection agency or someone acting on their behalf as a result of the identity theft.
- b. removing any civil or criminal judgment wrongfully entered against Insured Person as a result of the identity theft.
- c. challenging the accuracy or completeness of any information in Insured Person's consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.

2) Lost Wages:

We will reimburse Insured Person for time taken from work solely as a result of his/her efforts to correct his/her financial

records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays.

3) Legal Liability:

If any credit accounts and or bank accounts were opened in Insured Person's name without his/her authorization, we will pay for his/her actual loss from the unauthorized account. We will pay for his/her legal obligation to pay a creditor when the account was created as part of Insured Person's identity theft.

4) Miscellaneous Expenses:

We will reimburse the following:

- a. the cost of refiling application for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft.
- b. the cost of notarizing documents related to Insured Person's identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of Insured Person's efforts to report an identity theft or to correct his/her financial and credit records that have been altered as a result of his/her identity theft.
- c. the cost of contesting the accuracy or completeness of any information contained in Insured Person's credit history as result of his/her identity theft.
- d. the cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when Insured Person makes a claim.

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Monetary losses other than the out-of-pocket expenses related to the resolution of Insured Person's identity theft outlined in this policy.
2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death.
3. Requesting credit reports before the discovery of Insured Person's identity theft.
4. Taking time from self-employment or workdays that will be paid by Insured Person's employer in order to correct his/her financial records that have been altered due to identity theft.

III. Coverage Conditions

1. The fraudulent account must have been opened in Insured Person's name without his/her authorization.
2. Any false charge or withdrawal from the unauthorized opened account must be verified by Insured Person's financial institution.
3. Coverage for false charges is limited to the amount Insured Person is held liable for by the financial institution.
4. We will be permitted to inspect Insured Person's financial records.
5. Insured Person will cooperate with us and help us to enforce any legal rights he/she or we may have in relation to his/her identity theft; this may include his/her attendance at depositions, hearings and trials and giving evidence as necessary to resolve his/her identity theft.
6. File a Police report within 24 hours of discovering the identity theft.
7. Notify the Card Issuer or the Financial Institution of the identity theft within 24 hours of discovering the identity theft.

BENEFIT C – PURCHASE PROTECTION**I. What We Cover**

We will cover items that Insured Person purchases entirely with his/her **card** from loss due to **burglary**, theft or accidental damage for 90 days from the date of purchase.

II. Coverage Exclusions

We will not pay for:

1. items Insured Person carried with him/her or acquired by **him/her** during a **personal trip**;
2. items that were **lost or stolen** from a vehicle;
3. any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
4. permanent household and/or business fixtures
5. travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
6. art, antiques, firearms, and collectable items;
7. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
8. items Insured Person has rented or leased;
9. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. shipping and handling expenses or installation, assembly related costs;
11. items purchased for resale, professional, or commercial use;
12. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
13. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
14. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
15. items that Insured Person damaged through alteration (including cutting, sawing, and shaping);
16. items left unattended in a place to which the general public has access;
17. Items damaged or stolen from a place other than the residence mentioned in the policy schedule.

III. Coverage Conditions

1. Items given as gifts are included.
2. We will decide whether to have the item repaired or replaced, or to reimburse Insured Person (cash or credit) up to the amount charged to his/her **card**, and not to exceed the original purchase price. Claim shall be considered subject to due depreciation of value for usage.
3. Items must be purchased entirely with Insured Person's **card**.
4. If the item is part of a pair or set, Insured Person will only receive compensation for the value of the stolen or damaged item unless the articles are unusable individually and/or cannot be replaced individually; the theft or damage of an item that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applies.
5. Product rebates, discounts or money received from Price Protection will be deducted from the original cost of the item.
6. File a Police report within 24 hours of discovering the loss / theft / damage

BENEFIT D – PERSONAL TRAVELLING PROTECTION**1. Personal trip effects coverage****I. What We Cover**

When the entire cost of the **passenger fare(s)** of a **personal trip** are charged to Insured Person's **payment card** while the insurance is effective, we will cover Insured Person during the **personal trip travel time** for:

1. the loss, **theft** or accidental damage to his/her **luggage**, personal effects and **personal papers**;
2. the loss, **theft** of Insured Person's **money** and **cheque(s)**;
3. the reasonable additional travel and accommodation expenses incurred that are necessary to obtain a replacement of Insured Person's **lost or stolen** passport while abroad.

II. Coverage Exclusions

We will not pay for any damages or losses that:

1. occurred during a **travel time** that is longer than 2 weeks;
2. are for any type of commercial and administrative documents, transportation tickets, transport vouchers;
3. occur to prams, buggies, wheelchairs, pedal cycles, motor vehicles, or diving equipment and craft, surfboards or related equipment or fittings of any kind;
4. occur to stamps, spectacles and contact lenses, sunglasses, antiques, furs, tape recorders', cassettes and players, radios, compact discs and players or other personal listening and recording devices, computer and telecommunication equipment of any kind, cellular telephones;
5. occur to firearms, jewelry, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
6. are for breakage of sports equipment whilst in use;
7. are for household goods or anything shipped as freight;
8. are for dentures or bridgework, artificial limbs or hearing aids of any kind;
9. are for items carried on a bus roof rack;
10. are for items that are left unattended in a place to which the general public has access;
11. are for **money** and/or **cheque(s)** left in checked-in luggage;
12. are from normal wear and tear, decay and manufacturing defects;
13. are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
14. are caused by cleaning, repairs or restoration;
15. are caused by mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
16. are caused by leakage of powder or liquid carried within personal effects or **luggage**;

III. Coverage Conditions

1. The **passenger fares(s)** for a covered **personal trip** must be paid entirely with Insured Person's **payment card**.
2. The **luggage**, **money**, and **personal papers** left in an unattended motor vehicle {fitted with an alarm} will be covered as long as the items are in the car trunk at the time of theft.
3. In no event will we pay more than the **replacement cost** of the covered item.
4. File a Police report within 24 hours of discovering the loss / theft / damage

2. Home protection while Insured Person is away

I. What We Cover

When the entire cost of the **passenger fare(s)** of a **personal trip** are charged to Insured Person's **payment card** while the insurance is effective, we will cover the damage, disappearance or destruction of the following items due to **burglary** at his/her **residence** during Insured Person's **personal trip travel time**:

1. Insured Person's furniture, clothes, electrical and electronic appliances
2. Insured Person's **money** and **cheque(s)**

II. Coverage Exclusions

We will not pay for:

1. losses that occurred when Insured Person's **travel time** is longer than 2 weeks;
2. losses to personal effects Insured Person has carried with him/her during the **personal trip**;
3. losses to any other items that are not listed under the "What We Cover" section;
4. losses that are due to events other than **burglary**, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;

III. Coverage Conditions

1. The **passenger fare(s)** for a covered **personal trip** must be paid entirely with Insured Person's **payment card**.
2. For a covered **personal trip**, the coverage commences when Insured Person leaves his/her place of **residence** to commence the **personal trip** and will terminate with whichever of the following occurs first: the time of return to his/her place of residence on completion of his/her personal trip or the expiry of the policy. In any event coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after his/her actual return time.
3. Electrical and Electronic appliances includes TVs, CD/DVD players, stereo sets, computers, and refrigerators.
4. In no event will we pay more than the **replacement cost** of the covered item.
5. File a Police report with 24 hours of discovering the loss/ theft / damage

Limit on Liability Under Benefit D

The maximum liability of the Company for loss of money and Cheque shall not exceed Rs.25,000/- per Policy.

BENEFIT E – WALLET PROTECTION

Section E (1) Lost Wallet Coverage

I. What We Cover

We will cover Insured Person for the following when his/her wallet is **lost or stolen**:

1. **Replacement costs** for the **lost or stolen** wallet as well as the **personal papers** and **cards** that were in the wallet;
2. Application fees for applying for new **personal papers** and/or **cards**.

II. Coverage Exclusions

We will not cover:

1. **money, cheque(s), transportation tickets**, or other similar items that were in the **lost or stolen** wallet other than Insured Person's personal papers and cards;
2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;

3. accidental damage to Insured Person's wallet and items inside;
4. any fraudulent/unauthorized charges on the **lost or stolen cards**;
5. any **identity theft** related costs that are caused by **lost or stolen personal papers** or **cards**.

Section E (2) ATM assault and robbery

I. What We Cover

1. **ATM Robbery** - We will reimburse Insured Person for the **money he/she** withdrew from any **ATM** around the world using his/her **card** against a **robbery** event that occurs within 15 minutes of the withdrawal of the **money**.
2. **Bodily Injury** - We will reimburse Insured Person for reasonable emergency first aid charges for bodily injury during a **robbery** that is covered by **our** ATM assault and robbery coverage.
3. **Transaction under Duress** - We will reimburse insured Person for the money he withdrew from any ATM around the world using his/her card that was forced to be undertaken by threat/violence

II. Coverage Exclusions

We will not pay for any:

1. damages and/or liabilities to any third parties;
2. damages or losses to anything other than the **money** Insured Person withdrew from Insured Person's account;
3. damages and/or liabilities that happened before or after the covered **robbery** period;
4. charges for emergency first aid to anyone other than Insured Person.

Section E (3) ATM Fraud

I. What We Cover

1. **ATM Fraud** - We will reimburse Insured Person for the **money he/she** has lost due to ATM related Frauds within 5 days from the date of commission of fraud.

II. Coverage Exclusions

We will not pay for any:

1. damages and/or liabilities to any third parties;
2. damages or losses to anything other than the **money** Insured Person **has** lost due to Fraud;
3. damages and/or liabilities that happened beyond the period specified above.

III. Conditions applicable to Section E

1. File a Police report within 24 hours of discovering the loss / theft / damage.

Benefit F – Virtual & Digital Card/Wallet Protection

Benefit F - Section (1)

Card Liability under Virtual & Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN

I. What We Cover

This policy shall cover Unauthorized Charges arising out of fraudulent internet based transactions, using the authorized CVV(Card Verification Value Code) or the PIN (Personal Identification Number) issued to the Cardholder by the Card Issuer, 15 days prior to Insured Person's first reporting to the Card issuer, not exceeding the limits set out therein, subject to the following exclusions:

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Any transactions not confirmed by the host website or the authorized bank.

2. Any errors made by the host website or the authorized bank.
3. Loss incurred by the cardholder due to online transactions, effected on Indian Websites and website hosted overseas not involving an outflow of foreign exchange from India, without the mandatory additional factor of authentication.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
5. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
6. Any transactions made using a PIN that has not been introduced by the card issuer in accordance with the Reserve Bank of India's mandate.

Benefit F- Section (2)

Card Liability under Virtual & Digital Card/Wallet due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit

I. What We Cover

This policy shall cover unauthorized charges on Insured Person's Virtual & Digital Card/Wallet arising out of unauthorized use by skimming, counterfeiting, phishing (including tele-phishing) which occurred within 15 days prior to Insured Person's first reporting to the Card issuer, not exceeding the limits set out therein, subject to the following exclusions:

Notwithstanding anything stated to the contrary in this policy, this policy shall be applicable to the following:

1. Any unauthorized use of a card 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. Any 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 card issuer or its bank card processor.
3. Losses under tele-phishing shall be payable only for first two instances and the second instance shall be covered only when the time duration between the first and second instance shall be within a time duration range of up to 2 hours.

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred through use of cards, due to breach of security or failure of security mechanism of the card issuer.
3. Payment of claim under tele-phishing for more than 2 instances
4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours

Benefit F -Section (3)

Misuse of Virtual & Digital Card/Wallet

I. What we Cover

This policy shall cover losses/claims arising out of misuse of virtual & digital card/wallet by any person (other than those specifically excluded under General exclusion 1 applicable for Benefit F) without the knowledge of the intended card user, occurring within 15 days prior to insured's first reporting to the Card issuer, not exceeding the limits set out therein.

II. Coverage Exclusions

We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred due to breach of security or failure of security mechanism or standard operating procedures of the card issuer

Special Condition applicable to the Benefit F

1. We will only pay for unauthorized charges for which **Insured Person** is responsible under the terms and conditions of Insured Person's **card**.
2. Insured Person must report the loss/misuse to the Card Issuer within 24 hours after discovering the **loss event**.
3. Insured Person must comply with all terms and conditions given by the Card Issuer by which Insured Person's **card** is issued.
4. Insured Person must report the loss/misuse to Police Authority within 24 hours of discovering the loss event and having reported to the Card Issuer.

Limit on Liability

The liability per card under section 1 & 2 shall not exceed 1 lac unless the limit has been waived off by additional premium as shown in the Schedule.

For tele-phishing the liability per transaction shall be restricted to a sum in the range of Rs.1000/- to Rs.1 lac (actual sum insured limit or 10% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule. Payment of claim under tele-phishing shall be payable only for first two instances and the second instance shall be covered only when the time duration between the first and second instance shall be within a time duration range of up to 2 hours.

GENERAL EXCLUSIONS APPLICABLE TO BENEFIT F UNDER THE POLICY

We will not pay for any expenses or loss for:

1. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along or in collusion with others.
2. Losses arising out of use of genuine Virtual/Digital Card/Wallet by an authorized person with intent to defraud the Card Issuer.
3. Any legal liability, of whatsoever nature.
4. Losses arising directly or indirectly by reason of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, martial law.
5. Any loss directly or indirectly caused by or contributed to by or arising from:
 - Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.
6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.
7. Any loss or damage arising out of any Card transactions which have occurred after the alleged misuse of card has been reported to the Card Issuer.
8. Any loss/unauthorized use occurring at a POS (Point of Sale) terminal which is not secured with technology infrastructure i.e., Unique Key Per Terminal (UKPT), Derived Unique Key Per Transaction (DUKPT), Terminal Line Encryption (TLE) as per Reserve Bank of India's guidelines for which the card issuer or acquiring bank is liable.

9. Any loss in respect of virtual & digital card/wallet used internationally which are not as per norms prescribed by RBI.
10. Loss incurred due to gross negligence on part of the cardholder, including but not limited to insufficient measures taken by the cardholder to keep the PIN safe and recording of the PIN in an intelligible form by the card holder.

POLICY EXCLUSIONS (applicable to all sections)

We will not cover the following:

- a) Losses that do not occur within the policy period;
- b) Losses that result from or related to **business** pursuits including Insured Person's work or profession;
- c) Losses caused by illegal acts;
- d) Losses that Insured Person have intentionally caused;
- e) Losses that result from the direct actions of a **relative**, or actions that a **relative** knew of or planned.
- f) 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, riot or the act of any lawfully constituted authority.
- g) Losses due to the order of any government, public authority, or customers' officials.
- h) Losses due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
- i) Losses due to the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- j) Losses due to nuclear weapons material.
- k) Losses due to or related to nuclear, biological or chemical event
- l) Terrorism Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or governments), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the **Company** alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

C. POLICY DEDUCTIBLE (applicable to all sections)

Subject to the policy limits that apply, we will pay only that part of the total of all covered loss that exceeds the deductible amount shown in the Policy Schedule.

D. POLICY LIMITATION (applicable to all sections)

For each of the coverage, we will pay up to the maximum amount per occurrence and per **policy period** as shown in the Policy Schedule.

E. CONDITIONS (applicable to all sections)

Claim Procedure

Upon happening of any event which may give raise to claim, **Insured Person** shall contact us at 1860 425 0000 or provide written intimation within the time limit as specified under the different section of benefits under the policy, of Insured Person's discovery of the loss to make a claim and obtain the proper forms and instructions.

1. Claim Intimation

- Call us or email us at customer.services@royalsundaram. in or provide written intimation to make a claim within 15 days of discovering the loss
- Call us or email us at customer.services@royalsundaram. in or provide written intimation to make a claim within 6 hours of discovering the loss in case of claim under Home Protection cover under the policy.

2. Claim Document Submission

- Submit the claim form duly filled and signed along with necessary documents within 30 days from intimation.

3. Claim Documentation

- **Documentation applicable to Benefit A – Card Protection (Sections 1 to 4)**
 - i) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).
 - ii) Attested Copy of Final Report from Police (If in regional language, English translation).
 - iii) Card statement highlighting the fraudulent transactions
 - iv) Copy of intimation to Card issuer confirming the fraudulent transactions
 - v) Certification from Card issuer certifying the Date & Time of blocking of the Card after intimation from CardHolder regarding the loss
 - vi) Confirmation from the Card Issuer that the disputed transactions will not be reversed in future
 - vii) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.
- **Documentation applicable to Benefit B – Identity Theft**
 - i) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).
 - ii) Attested Copy of Final Report from Police (If in regional language, English translation).
 - iii) Card statement/statement from financial institution showing the fraudulent transactions/detailing unauthorised transactions
 - iv) Bills/receipts/challans for legal expenses/court fees/ miscellaneous expenses
 - v) Certificate from employer on leave availed and wages lost
 - vi) Copy of Court Order/Arbitration Order or any other judicial document confirming legal liability to pay the creditor
- **Documentation applicable to Benefit C – Purchase Protection**
 - i) Card statement showing the transaction for item purchased
 - ii) Bills/Invoices for items purchased (Description, Quantity, Value, Nature of loss)
 - iii) FIR for theft/burglary
 - iv) Final Police report, Non-traceable report issued by police authorities
 - v) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.

- vi) Detailed description of loss/accident in case of accidental damage alongwith statement from eye witness if any
- **Documentation applicable to Benefit D - Personal Travelling Protection**

Section 1 – Personal Trip Effect coverage

- i) Passenger tickets
- ii) Card Statement/Charge slips showing payment of passenger ticket fare
- iii) Purchase Invoice for Items lost/ damaged/ destroyed (Description, Quantity, Value, Nature of loss)
- iv) FIR for theft/burglary
- v) Final Police report, Non-traceable report issued by police authorities
- vi) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.

Section 2 – Home Protection

- Card statement showing the transaction for item purchased
 - Bills/Invoices for items purchased (Description, Quantity, Value, Nature of loss)
 - FIR for theft/burglary
 - Final Police report, Non-traceable report issued by police authorities
 - Advance letter of subrogation on a Rs.100/- non judicial stamp paper.
 - Detailed description of loss/accident in case of accidental damage alongwith statement from eye witness if any
- **Documentation applicable to Benefit E – Wallet Protection**

Section 1- Lost Wallet coverage

- i) Details of cards & personal papers lost (number, validity period, issuer)
- ii) Application for obtaining new cards/personal papers & fees paid
- iii) Copies/ details of new cards/ personal paper issued
- iv) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).
- v) Final Police Report/Non-traceable certificate

Section 2 - ATM assault and Robbery

- i) ATM Transaction slip
- ii) Card statement showing the disputed transaction
- iii) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).
- iv) Newspaper cuttings if any
- v) Medical Bills/receipts in support of first aid expenses / medical reports / Certificate from Attending Physician /Hospital Discharge Summary

Section 3 – ATM fraud

- I. ATM Transaction slip
- II. Card statement showing the disputed transaction
- III. Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).
- IV. Newspaper cuttings if any
- **Documentation applicable to Benefit F – Virtual Card Wallet Protection (Sections 1 to 3)**
- i) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).

- ii) Attested Copy of Final Report from Police (If in regional language, English translation).
- iii) Card statement highlighting the fraudulent transactions
- iv) Copy of intimation to Card issuer confirming the fraudulent transactions
- v) Certification from Card issuer certifying the Date & Time of blocking of the Card after intimation from CardHolder regarding the loss
- vi) Confirmation from the Card Issuer that the disputed transactions will not be reversed in future
- vii) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.

- **Documentation applicable for all claims**

1. Duly filled in claim form
2. KYC documents (address proof and ID proof) for claims exceeding Rs.1,00,000
3. Details of SB account for effecting NEFT settlement (inclcancelled cheque leaf)

NOTE: Any other supporting document as may be required by the company for the above benefits, may be sought on case to case basis.

The documents should be sent to:

Claims Department

M/s. Royal Sundaram General Insurance Co. Limited.,
Vishranthi Melaram Towers,
No.2/319, Rajiv Gandhi Salai (OMR),
Karapakkam, Chennai 600 097.

Payment of Claim

- All claims under this Policy shall be payable in Indian Currency.
- Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.
- The Company shall be liable to pay an interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured but there is delay in payment beyond 7 days from the date of acceptance.
- On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.

Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by Proposer and **Us** jointly. If there is no agreement upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Excess of Other Insurance Coverage

Coverage provided by this policy are EXCESS; this means that if, at the time of occurrence, **Proposer/Insured Person has** other valid and collectible insurance - such as but not limited to homeowner's or renter's insurance - this policy will only cover that amount not covered by such other insurance, up to the limits of the specific coverage. If the event is covered by more than one of the policy coverage, we will only pay the amount from the coverage under which Insured Person first filed the claim.

Governing Law

This Policy shall be governed by the law of India.

Policy Period

The maximum policy period for this policy is one year. This coverage will continue as long as the premium is paid, except if coverage is otherwise cancelled under this policy.

Policy Changes

Proposer must notify **us** within 7 days of any change in circumstance which will affect this insurance. If **we** are advised by **Proposer** of any change in circumstance which will affect this insurance, **we** reserve the right to amend any of the terms or conditions of this insurance, subject to IRDA approval, following at least 30 days notice to **Proposer** by **us**.

No change or modification of this policy shall be effective except when made by written endorsement signed by **our** authorized representative.

Policy Cancellation

Proposer may cancel this policy by giving **us** 15 days written notice and **we** shall then refund a portion of the premium on short period rates for the remaining policy period, subject to our retention of the minimum premium. However, if Proposer/Insured Person has made any claim on this policy before the cancellation date and the same has been accepted by **us** then no refund of premium will be given

Short period scales

| Period | % of annual premium to be retained |
|---|------------------------------------|
| Not Exceeding 1 month | 1/4th of annual premium |
| Exceeding 1 month but not exceeding 3 months | 1/2of annual premium |
| Exceeding 3 months but not exceeding 6 months | 3/4th of annual premium |
| Exceeding 6 months | Full annual rate |

The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, nondisclosure of material facts on the Proposal form or non-cooperation of the Insured, by giving fifteen (15) days notice in writing to the Insured at address recorded/updated in the policy. In the event of such cancellation on the grounds of mis representation or fraud or non disclosure of material facts, the policy shall be void, no refund of premium shall be made and no claim shall be payable under the policy. In the event of cancellation on the grounds of non cooperation, the company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

Concealment or Fraud

If Insured Person or anyone acting on Insured Person's behalf put forward any claim under this Policy knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall be void in its entirety and be of no effect whatsoever and all claims that Insured Person may have made for an indemnity under it shall be forfeited.

Insured Person must use all reasonable means to avoid future loss at and after the time of loss.

Duties After an Accident or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the duties that are detailed under conditions of the Policy. Insured Person is required to cooperate with **us** in investigating, evaluating and settling a claim.

Transfer

Transferring of interest in this Policy to anyone else is not allowed.

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. However Initial notification of claim can be made by telephone.

Misdescription

This Policy shall be void and all premium paid hereon shall be forfeited to the **Company**, in the event of misrepresentation, misdescription or non-disclosure of any material fact.

Geographical Scope

Home Protection Cover operates in India Only. Benefits from A to F other than Home Protection operates Worldwide.

Insurer's rights (Subrogation)

We have the right to do the following, in Insured Person's name at **Our** expense:

- Take over the defense on settlement of any claim
- Start legal action to get compensation from anyone else
- Start legal action to get back from anyone else for payments that have already been made by **Us**.

Renewals

The **Company** shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the **Company** under the insurer. Nothing herein or otherwise shall oblige the **Company** to offer renewal terms or restrict any renewal terms as to premium or otherwise. If any claim is lodged after cancellation of the Policy during the period in which the policy was in force, then the premium refunded will be collected back prior to settlement of the admissible claim. But the policy will still be considered as cancelled.

Disclaimer

It is also hereby further expressly agreed and declared that if the **Company** shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 3 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

Change of address

The Insured must inform in writing of any change in his/her address.

Compliance with Policy provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

Grievances

In case the Insured Person is aggrieved in any way, the Insured Person may contact the **Company** at the specified address, during normal business hours for the following grievances:

- a. Any partial or total repudiation of claims by the **Company**.
- b. Any dispute regard to premium paid or payable in terms of the policy.
- c. Any dispute on the legal construction of the policies in so far as such disputes relate to claims.
- d. Delay in settlement of claims.
- e. Non-issue of any insurance document to customer after receipt of the premium.

- f. Any other Grievance

The Insured Person may approach the Insurance Ombudsman, within whose jurisdiction the branch or office of Royal Sundaram General Insurance Co. Limited is located. The Insurance Ombudsman's offices are located at Ahmedabad, Bhubaneswar, Bhopal, Chandigarh, Chennai, Guwahati, Kochi, Kolkatta, Lucknow, Hyderabad, Mumbai and Delhi.

WHAT IF I EVER NEED TO COMPLAIN?

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at customer.services@royalsundaram.in or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

IRDAI Registration No.102. | CIN: U67200TN2000PLC045611