



Travel Card Insurance Policy

The customer is automatically enrolled for the policy on purchase of the card. The claim will be applicable only if on the incident date, if there have been at least 1 Point of Sale or 1 ATM transaction (Financial or Non-financial) by the cardholder in the last 6 months.

Exclusions: All Covers are subject to exclusion of loss/damage/liability due to terrorist activity.

Insurance Benefit	Maximum Cover
Lost Card* Liability & Counterfeit Card Liability Insurance	INR 3,00,000

* Zero Liability is applicable only on fraudulent Point of Sale Transactions and not for ATM transactions. In case it is an unsigned card, Zero Liability will not be applicable; the cardholder will be liable for the transaction. All transactions 7 days prior to reporting and 24 hours post reporting including the date of reporting are covered.

Documentation:

- Duly filled and signed insurance claim form
- FIR Copy/ General Complaint filed with Local Police Authority
- MCTC Statement of last six months before the date of incidence
- Any other relevant documents, information asked by Bank time to time to carry out investigation