

## Summary of Benefits

Air Accident Cover	Fraud Liability Cover	Loss of Checked in Luggage	Delay of checked in baggage cover	Loss of travel Documents	Delay in Flight
Rs. 50 Lakhs	100,000	72,000 (USD 1000)	7,500	12,500	7,500

## Fraud Liability Cover

Your SBI Card PULSE is protected against unauthorized charges, in case it is lost or stolen or even if your credit card is in your possession and unauthorized charges are being made using your Credit Card information.

The SBI Card PULSE Credit Card is covered for up to Rs. 1,00,000 of financial loss incurred due to fraudulent usage of your Credit Card.

The cardholder will have to call the 24 – hour SBI Card Customer Helpline Number in India to report the loss and raise the request for immediate blocking of the card.

In case of loss/damage of your SBI Card PULSE Credit Card you will have to apply for a replacement card and pay the fee as applicable at that time. This protection is insured by “United India Insurance Company Ltd” SBI Card and Payment Services Private Limited (“SBI Card”) is only acting as a group policy administrator for this particular policy. SBI Card does not accept any responsibility for the Insurer’s actions or decisions. SBI Card holds no warranty & makes no representation about claims processing. The insurer is liable for claims processing as per the terms and conditions of this policy. Conditions apply.

## Card Liability Cover (Lost Card, Counterfeiting/ Skimming/ Phishing and Online Fraud Protection)

### Lost Card Liability

1. Reporting Period – 3 days pre-reporting and 7 days post-reporting
2. The sum insured limit will be restricted to the credit limit under each card.
3. PIN based transaction (ATM, Telephone) are not covered
4. Pre-Delivery Fraud and loss in transit is not covered
5. Any claim due to violation of law is not payable
6. The Insured must cancel the Card as soon as practicable, but in any event not more than 3 days, after receipt of notification of the unauthorized access or theft
7. All losses arising from breach of 2nd level authorizations are not covered
8. FIR has to be mandatorily submitted in case of lost card in India. For lost cases happened in foreign location, instead of FIR, bank's investigation report of bank can be accepted
9. Claim should be intimated to Insurance company within 45 days from date of fraudulent transaction and bank investigation report to be submitted immediately after claim registration or at the time of claim registration
10. All supporting claim documents to be submitted within 60 days of claim intimation to UIIC subject to at least partial documents being received within 60 days from claim registration

11. Claim documents to be submitted within 60 days of claim intimation to Insurance company subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received
12. Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards.

### **Counterfeit Cards**

1. 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
2. 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 of the Bank named in Part I of the Schedule
3. Any losses arising due to bank server hacking or data breaching at bank will not be covered under the policy
4. Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge
5. The Insured must cancel the Card as soon as practicable, but in any event not more than 3 days, after receipt of notification of the unauthorized access or theft
6. Reporting Period - 3 days pre-reporting and 7 days post-reporting
7. Claims should be reported within 45 days from fraud transaction date subject to SBI submits investigation report immediately after claim registration to UIIC OR at the time claim registration
8. Claim documents to be submitted within 60 days of claim intimation to UIIC subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received

### **Online Fraud Protection**

1. 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 Bank Card processor
2. The policy covers all online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank
3. Reporting Period - 3 days pre-reporting and 7 days post reporting
4. Password based transactions are not covered.
5. All losses arising from breach of 2nd level authorizations are not covered.
6. The Insured must cancel the Card as soon as practicable, but in any event not more than 3 days, after receipt of notification of the unauthorized access or theft.
7. Any losses arising due to bank server hacking or data breaching at bank will not be covered under the policy.
8. Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
9. The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:

10. Loss incurred by the cardholder because of misuse of debit card at any site not having authorized Verisign Security status or any other equivalent security status at any point in time for the entire period of the insurance.
11. Any failed/ duplicate/ declined transactions by host website/ authorized bank
12. Any errors made by the host Website/ authorized bank.
13. Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards
14. Claims should be reported within 45 days from fraud transaction date subject to SBI submits investigation report immediately after claim registration to UIIC OR at the time claim registration
15. Claim documents to be submitted within 60 days of claim intimation to UIIC subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received

***\*Claim should be intimated to Insurance company within 45 days from date of fraudulent transaction and bank investigation report to be submitted immediately after claim registration or at the time of claim registration***

**\*Claim documents to be submitted within 60 days of claim intimation to Insurance company subject to partial document is received within 60 days from claim intimation date else claim will be rejected in view of claim documents not received**

**Note:** Insurer is subject to change at the sole discretion of SBICPSL.

**Claim Process:**

Please contact SBICPSL for any claim request at [customercare@sbicard.com](mailto:customercare@sbicard.com) or call on our helpline 1800 180 1295/39 02 12 12 (prefix local STD code)

## **Group Travel Insurance – Terms and Conditions**

**Insurer – Oriental Insurance Company Ltd.**

### **Loss Of Checked-In Baggage**

1. Compensation Up to INR 72,000 (USD 1,000) will be paid in the event of the Insured suffering a total loss of
2. Baggage while on a journey that has been checked by an International Airline for an International flight. Insured will be reimbursed for the expense incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event his baggage is lost. Invoice is not required for claim.
3. Valuables are not covered. Valuables shall mean photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and Metals.
4. No partial loss or damage shall be compensated

### **Delay of Checked in baggage:**

1. Insured would be reimbursed for the expenses incurred for emergency purchase of basic essential (Clothes, toothpaste, toothbrush etc.), in the event he suffers a delay of delivery of baggage that has been checked by an international airline for an international flight.
2. Geographical Limit - Worldwide
3. 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.
4. No Compensation Certificate from international airlines would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
5. Policy will be in excess any other insurance purchased by cardholder.

### **Flight Delay:**

1. Time Deductible ˆ Domestic ˆ 6 Hours, International ˆ 12 Hours. Policy will be in excess any other insurance purchased by cardholder.

### **Loss of Passport/Travel Documents:**

In case of loss of passport/personal travel documents, actual expenses incurred by the card holder would be covered for obtaining duplicate passport/personal travel documents in the course of his/her air travel. Policy will be in excess any other insurance purchased by cardholder.

The insurance under this policy is subject to conditions, clauses, warranties, exclusions which are available on Company's website: [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in) or on demand from the policy issuing office.

**Note:** Insurer is subject to change at the sole discretion of SBICPSL.

## **Air Accident Cover – Terms and Conditions**

1. Insurance Benefit is available only to the cardholder holding SBI Credit card. In the event of insured having multiple cards, the personal Air accident claim would be payable for sum insured amount limit assigned to the card through which respective ticket is booked.
2. Air Accident cover is applicable only for the Primary cardholder. (Accident death cover for the following Primary Cardholder if the Air Ticket is booked through the respective cards)
3. Air Accident Death cover is applicable only if the air tickets are purchased on SBI Card of respective passenger (not applicable on corporate cards). Air .
4. This Policy shall be voidable in the event of deliberate misrepresentation, or non- disclosure in any material information.
5. The Company shall not be liable in the event of any material change in the nature of the business of the Insured unless the Company has been advised and their written approval obtained.
6. The geographical limit is worldwide.
7. Terrorism is covered
8. Minimum and maximum age at entry is restricted to 18 years and 80 years respectively
9. Premium for future addition/deletion of cards to be charged on Pro-rata basis
10. Premium Refund will be provided to SBI cards in case the issued card numbers do not touch projected numbers as mentioned in the schedule

### **Exclusions:**

1. Pilots, Armed forces, Police, Air crew are not covered (while performing their respective duties)
2. The insurance benefit would not be available to delinquent (Add on members) cardholders.
3. Any claim due to violation/breach of law is not payable.
4. Any death which is executed by anyone other than the card holder, will fall outside the scope of coverage

### **Claim intimation**

#### **1. Initial Claim Intimation:**

In case of a claim, the Insured needs to immediately inform Howden and SBIC preferably through email as soon as possible. The following basic information would be required for claim intimation:

- Customer Name
- Card Number
- Card Expiry Date
- Card Type/Variant
- Date of Accident
- Circumstances of Loss/Accident
- Loss Location

#### **2. Claim Notification to Insurance Company:**

On receipt of the claim intimation Howden will immediately intimate the loss to the Insurance Company and claim reference will be shared with SBI Team.

**3. Surveyor Appointment:**

- The insurance company may, or may not, appoint a surveyor on case-to-case basis depending on the internal discussion within 72 hours.
- The surveyor will be selected from the agreed panel declared in the policy schedule.
- If a surveyor is appointed, details will be informed to SBI Card Team accordingly.

**4. Document Submission:**

- Howden will share a list of required documents with the SBI Team on receipt of the claim intimation or discussion with the deputed surveyor.
- Required documents must be shared with Howden Insurance Brokers

**5. Document Scrutiny:**

- Howden will review and verify the documents, if any discrepancy identified, Howden would inform the SBI team.
- On receipt of complete claim documentation, Howden will submit the documents to the surveyor or insurance company for claim finalization.

Intimation of claims to be done through email to SBIC and Howden India Insurance Brokers India Pvt. Ltd

Name	Email ID	Mobile No.
Alpesh Bhavsar	<a href="mailto:alpesh.bhavsar@howdenindia.com">alpesh.bhavsar@howdenindia.com</a>	9096114755
Dipesh Kariath	<a href="mailto:dipesh.kariath@howdenindia.com">dipesh.kariath@howdenindia.com</a>	7977536940
SBI Card Customer care	<a href="mailto:customercare@sbicard.com">customercare@sbicard.com</a>	18001801295/39021212 (prefix local STD code)

**Please note that claim will process on receipt of hard copies of the required documents to the following address:**

**Alpesh Bhavsar/ Dipesh Kariath**

Howden Insurance Brokers India Pvt Ltd.  
6<sup>th</sup> Floor, Peninsula Chambers, Peninsula Corporate Park  
Ganpatrao Kadam Road, Lower Parel  
Mumbai 400 013

## **LIST OF DOCUMENTS:**

### **TRAVEL INSURANCE**

#### **Loss of Checked-in baggage**

1. Loss of Checked-in baggage
2. Claim form duly filled in and signed by the claimant
3. Card copy
4. Complete Passport copy, if loss at international location
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT
6. Mandate form duly filled and verified by bank
7. Boarding pass and Journey tickets -Original
8. Property irregularity report (PIR): Original
9. No compensation certificate from Airlines – Original

#### **Loss of Passport**

1. Claim form duly filled in and signed by the claimant
2. Card copy
3. Complete Passport copy
4. FIR Copy
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT
6. Mandate form duly filled and verified by bank
7. Boarding pass and Journey tickets: Original
8. Local Embassy confirmation for loss of passport

#### **Flight Delay**

1. Claim form duly filled in and signed by the claimant
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT
5. Mandate form duly filled and verified by bank
6. Boarding pass and Journey tickets -Original
7. No compensation certificate from Airlines; Original
8. Declaration from Airline for the duration of delay or missed flight/ baggage

#### **Air Accident**

1. Claim form duly filled (with description of the event)
2. Copy of Death certificate
3. Copy of FIR/ MLC (Medico legal Case report) copy (with Police final charge sheet or Court final order -if case closed)
4. Copy of Postmortem Report
5. Panchnama (Spot and/ or Inquest) as applicable
6. The Forensic Science Laboratory (FSL)/ Histopathology/ Chemical analysis Report (If recommended in PM Report)

7. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by any scheduled bank
8. AML Documents of the claimant; If claim amount more than 1Lakh claimed on an individual's account (Two passport size photograph, ID and residence proof of the claimant, as per the list provided in last section of the claim form)
9. Confirmation acknowledgement from respective Airlines
10. Copy of Air Ticket/confirmation from airline
11. Confirmation acknowledgement from respective Airlines
12. Passport with immigration stamp for international travel or confirmation from governmental body
13. Boarding Pass/confirmation from airline
14. FIR is mandatory.