

### SBI Credit Card Protection

Your SBI Corporate Platinum Card 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. Additionally, the card is also covered for Air Accidental Death and Travel Insurance. Please find below the detailed coverage of the SBI Credit Card Protection Plan:

Section	Cover	Details	Coverage	Sum Insured (INR)
Section 1	Lost Card Liability	7 days prior notification and 7 days post notification	Worldwide	3,00,000
		(a) Counterfeit Cards		3,00,000
		(b) Online Fraud Protection (including Phishing & Vishing)		3,00,000
		(c) Skimming		3,00,000
Section 2	Air Accident (Death)	If ticket is purchased using SBI Corporate Card	Worldwide	50,00,000
Section 3	Travel Insurance	Baggage Loss	Deductible - INR 2500	75,000
		Baggage Delay	Time deductible- International 12hours	7,500
		Loss of Passport (Only international)	Nil	12,500
		Flight Delay	Time deductible- International 12 hours	15,000

#### GENERAL CONDITIONS

- The insurance cover is valid only up to the mentioned number of cards.
- Gross Negligence is not covered.
- Any claim where card holder has disclosed his card details / OTP / CVV / PIN / passwords to third party is not payable.
- Loss arising from breach of 2nd level authorization is not covered.
- Pre-delivery frauds are not covered.
- Loss incurred because of misuse of credit card at any site not having authorized VeriSign security status or equivalent security status is not covered. Errors made by the host website / authorized bank are not covered.
- All add on benefits of Air accident and Travel insurance are covered if airline ticket has been purchased using SBI cards.
- Any claim due to deliberate breach of law would not be payable.
- Declaration of no. of cards issued is to be made on a quarterly basis. Endorsement for added no. of cards will be done in the policy.
- Refund to be made to the insurer wherever recovery is made from vendors.
- Warranted that all cards are chip & pin based.
- Vishing is not covered.

## **Section 1 - Lost card Liability:**

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

### **1. Lost Card Liability**

- The cover is valid for 7 days prior to reporting and 7 days post reporting.
- All fraudulent utilization of lost or stolen covered Credit Cards including at point of sale and merchant establishment transactions are covered.
- ATM Frauds defined as fraudulent cash withdrawal and fraudulent transactions from stolen/lost cards.
- ATM related transactions covered provided that it is not done by the cardholder / authorized person;
- Any PIN based transactions (like ATM, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person.
- All losses arising from breach of 2nd level authorizations are not covered
- Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards.
- Pre-delivery fraud is not covered.
- Coverage of cards forgotten by the customer in the ATM will be covered provided the card is used by unauthorized person using card no. & CVV. Claim will be paid only if video-recording is received from bank.
- FIR/ Policy daily diary is to be mandatorily submitted in case of Lost card.
- Coverage: Worldwide
- Claim to be intimated to ICICI Lombard within 90 days of date of intimation to the Bank by the cardholder
- All claim documents to be sent within 90 days from the date of intimation to ICICI Lombard by Bank.
- Cardholder in every case to cancel the card as soon as practicable but not more than 3 days from the date of notification of fraud transaction via SMS, card statement, email, net banking or by any other means.
- Aggregate Indemnity Limit INR 5 Crores per year

#### **Counterfeit Cards:**

- 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.  
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 Bank created without the Card holder's knowledge.
- Reporting Period - 7 days pre-reporting and 7 days post reporting Cover.
- Claim to be intimated to ICICI Lombard within 90 days of date of intimation to the Bank by the cardholder.
- All claim documents to be sent within 90 days from the date of intimation to ICICI Lombard by Bank.
- Cardholder in every case to cancel the card as soon as practicable but not more than 3 days from the date of notification of fraud transaction via SMS, card statement, email, net banking or by any other means.

#### **Online Fraud Protection:**

- 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.
- The policy covers all online fraudulent utilization of Credit Cards using the authorized CV (Card Verification Value Code) issued to the Cardholder by the Bank
- Covers Liability arising out of any loss or damage of Card transactions using the authorized PIN issued to the Cardholder by the Bank
- Reporting Period - 7 days pre-reporting and 7 days post reporting Cover.

- Internet Banking Frauds is defined as fraudulent transactions being made on the internet by use of lost/stolen cards.
- Claim to be intimated to ICICI Lombard within 90 days of date of intimation to the Bank by the cardholder.
- All claim documents to be sent within 90 days from the date of intimation to ICICI Lombard by Bank.
- The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:
  - Loss incurred by the cardholder because of misuse of credit card.
  - 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.
    - Any failed/ duplicate/ declined transactions by host website/ authorized bank.
- Any errors made by the host Website/ authorized bank.
- Cardholder in every case to cancel the card as soon as practicable but not more than 3 days from the date of notification of fraud transaction via SMS, card statement, email, net banking or by any other means.
- Geographical Limit : Worldwide
- Vishing is not covered.

### **Section 2 - Air Accident (Death):**

- In the event of Air Accidental death (Accidental death while travelling in the aircraft), as defined under the policy, the claim would be payable only if the ticket is purchased from the covered card.
- Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.
- Pilots, armed forces, police, air crew are not covered while on duty. It is covered only for the trip which is not the part of his/her professional duties.
- Claim to be intimated to ICICI Lombard within 30 days of incidence.

### **Section 3 – Travel Insurance**

#### **Loss of Checked in Baggage**

- Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a journey that has been checked by an International Airline for an International flight.
- No partial loss or damage shall be compensated by the Company.
- Valuables are not covered. "Valuables" shall mean photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and metals.
- Invoices/bills to be produced at the time of claim.
- No compensation certificate from international airlines to be submitted at the time of claim.
- 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.
- Claim to be intimated to ICICI Lombard within 30 days of incidence.
- Mode of Payment - Reimbursement.

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

- Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items ((Clothes, toothpaste, toothbrush etc.) in the event that he suffers a delay of Baggage of more than 12 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.

#### **Flight Delay:**

- Compensation up to Sum Insured will be paid in event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time.
- Any payment made under Section VI (d) will be shall be offset against any claim payable by the Company for the cover under this sub section and vice versa.
- Claim to be intimated to ICICI Lombard within 30 days of incidence.
- Geographical Limit - Worldwide.
- Claim payment will be made in Indian Rupees.

#### **Loss of Passport & Travel Related Documents:**

- Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items ((Clothes, toothpaste, toothbrush etc.) in the event that he suffers a delay of Baggage of more than 12 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 PROCESS**

- ✓ In case of a claim, the Insured needs to immediately Howden preferably through email as soon as possible. The following basic information would be required for claim intimation:
  - i. Name of Cardholder
  - ii. Date of Accident
  - iii. Circumstances of the accident
  - iv. Card Number
- ✓ Howden will intimate claim to the Insurance company accordingly.
- ✓ A surveyor from the Agreed panel will be appointed by the Insurance company within 24-48 hours of the intimation.
- ✓ List of requirements will be shared with the Insured by Howden upon receipt of the same from surveyor.
- ✓ Insured will have to submit documents to Howden.
- ✓ Howden will scrutinize the submitted the documents and then documents will be forwarded to surveyor for finalization.
- ✓ Once the Surveyor receives all the documents he will release his report in 10-14 working days (Howden will follow up with surveyor for earliest finalization of report)
- ✓ Once the Surveyor submits his report to the Insurance Company, the Insurance Company will approve/reject the claim in 14 working days. Once approved, the payment will be processed within 10 working days.

Complete the claim form and submit the signed copy along with the list of documents mentioned below:

Please [Click here](#) for Claim form for **Travel Insurance**

[Click here](#) for Claim form for **Lost card liability**

[Click here](#) for Claim form for **Personal Accident**

## **CLAIM DOCUMENTS Checklist:**

### **Lost Card Liability**

- Claim form
- SBI Cards' Investigation report/FCU Report
- Copy of Customer's complaint letter to SBI Cards
- Card Copy
- Statement showing unauthorised transactions and shadow credit/reimbursement/reversal by SBI Cards
- Police Intimation/FIR requirement
  - ✓ For cases upto INR 1,00,000 – Police complaint/intimation is mandatory
  - ✓ For cases above INR 1,00,000 – FIR is mandatory
- Complete Passport copy, if loss at international location.

### **Air Accident**

- ✓ Claim form duly filled (with description of the event).
- ✓ Latest Account statement (for last 3 months from date of Incident/ loss)

- ✓ Copy of Death certificate.
- ✓ Copy of FIR/ MLC (Medico legal Case report) copy (with Police final charge sheet or Court final order -if case closed).
- ✓ Copy of Post Mortem Report.
- ✓ Panchnama (Spot and/ or Inquest) as applicable
- ✓ The Forensic Science Laboratory (FSL)/ Histopathology/ Chemical analysis Report (If recommended in PM Report).
- ✓ Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by any scheduled bank.
- ✓ Original "Legal Heir certificate or Indemnity cum declaration bond on a 100 Rs. stamp paper" -If amount needs to be paid to nominee (when nominee name not mentioned in policy copy).
- ✓ 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)
- ✓ Confirmation acknowledgement from respective Airlines
- ✓ Copy of Air Ticket
- ✓ Passport with immigration stamp

## **Travel Insurance**

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

- ✓ Claim form duly filled in and signed by the claimant
- ✓ Card copy
- ✓ Complete Pass port copy, if loss at international location
- ✓ Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
- ✓ Boarding pass and Journey tickets -Original
- ✓ Property irregularity report (PIR) : Original
- ✓ No compensation certificate from Airlines; Original

### **Baggage Delay**

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

### **Loss of Passport**

- ✓ Claim form duly filled in and signed by the claimant
- ✓ Card copy
- ✓ Complete Passport copy
- ✓ FIR Copy

- ✓ Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
- ✓ Boarding pass and Journey tickets : Original
- ✓ Local Embassy confirmation for loss of passport

#### **Flight Delay**

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

#### **CLAIM INTIMATION**

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

Sr. No.	Channel	Details
1	Email ID	<a href="mailto:Sudeep.sudevan@howdenindia.com">Sudeep.sudevan@howdenindia.com</a> <a href="mailto:Jinesh.shah@howdenindia.com">Jinesh.shah@howdenindia.com</a> <a href="mailto:Anish.pillai@howdenindia.com">Anish.pillai@howdenindia.com</a>
2	Phone Number	9820840257, 7798577909

All documents to be forwarded to the Address mentioned below:

**Sudeep Sudevan/Jinesh Shah**  
Howden Insurance Brokers India Pvt Ltd  
6th floor, Peninsula Chambers,  
Peninsula Corporate Park,  
Ganpatrao Kadam Marg, Lower Parel,  
Mumbai - 400013