

### SBI Credit Card Protection

Your **SBI Corporate Signature Card** is protected against unauthorised 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:

Cover	Details	Coverage	Sum Insured
Lost Card Liability	48 hours prior notification and 7 days post notification	Worldwide	300,000
(a) Counterfeit cards			200,000
(b) Online Fraud Protection			200,000
(c) Skimming			200,000
Air Accidental Death	If ticket is purchased using SBI Corporate Card	Worldwide	10,000,000
Travel Insurance	Baggage Loss	Deductible - Rs.2,500	75,000
	Baggage Delay	Time Deductible Domestic 6 Hrs International – 12 Hrs	7,500
	Loss of Passport (Only International)	Nil	12,500
	Flight Delay	Time Deductible Domestic 6 Hrs International – 12 Hrs	15,000

**General Conditions:** Gross negligence is not covered. Any claim due to deliberate breach of law is not be payable.

**Personal Accident-Air:**

- 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
- Pilot, armed forces, police, air crew are not covered under this plan
- Claim will be payable under one card only, irrespective of the number of cards held by the customer

**Delay of Checked in baggage:**

- 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 Domestic/International airline for an Domestic/international flight.
- Geographical Limit - Worldwide
- 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 would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
- Policy will be in excess any other insurance purchased by cardholder

**Flight Delay:** Time Deductible – Domestic – 6 Hours, International – 12 Hours. Policy will be in excess any other insurance purchased by cardholder.

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

**Lost card Liability:**

- 7 days pre-reporting and 7 days post-reporting, including the date of reporting.
- PIN based transaction (ATM, Telephone) are not covered
- Fraudulent counterfeit and internet transactions are covered
- Pre-delivery fraud and loss in transit are not covered
- Terrorism is not covered
- Any claim due to violation of law is not payable
- In case of lost card, FIR would have to be mandatorily submitted. For counterfeit cases, which have occurred in foreign location, instead of FIR, bank's investigation report could be accepted.

The sum insured for limit of liability would be 3 lacs

**Counterfeit Cards:**

- Skimming – Any fraudulent use of bank card(s) where property, labour, and 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 would be covered under this plan.
- Losses arising due to duplicate or counterfeit card(s) are also covered under this plan.
- Counterfeit card would mean a card that has been embossed or printed so as to pass off as a card which has been issued by the bank, subsequently which has been altered / modified / tampered with or without the consent of the bank and without the cardholder's knowledge.
- Reporting Period: 7 days pre-reporting and 7 days post-reporting cover.

**Online Fraud Protection:**

- Phishing/Vishing/Account Takeover - Any fraudulent loss or damage arising due to information obtained by an unauthorized access to sensitive information such as username(s), password(s) or any card details, by masquerading as a trustworthy entity in an electronic communication which is not owned/operated/contracted by the insured or the insured's bankcard processor.
- The policy covers all online fraudulent utilization of Credit Card(s) using the authorized CVV which has been issued to the cardholder by the bank.
- The plan covers liability which might arise out of any loss or damage occurring due to card transactions carried out using the authorized PIN, which has been issued to the cardholder by the bank.
- Password based transactions are not covered.
- Reporting period: 7 days pre-reporting and 7 days post-reporting.

**Claim Process:**

- In case of Lost Card Liability section, FIR (including online FIR) is to be mandatorily submitted wherein the claim amount is above 1,00,000. In cases where claim amount is less than 1,00,000/- Police intimation may be provided.
- In case the Credit Card is in your possession, report unauthorized charges that have been made to SBI Card within **48** hours of discovering theft or loss or fraud.

<b>Claim Type</b>	<b>Card Cancellation Window (to be cancelled by calling SBI Card)</b>	<b>Claim Intimation Window</b>
Lost Card	2 days (after the date of loss)	15 days
Air Accidental Death	NA	90 days
Baggage/Flight Delay, Loss of Passport	NA	30days
Counterfeit Card/ Online Fraud Protection	2 days (after date of receipt of statement wherein the counterfeit is reflected)	15 days

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

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

Please [click here](#) for **Personal Accident insurance claim form**

Please [click here](#) for **'All risk' claim form**

[Click here](#) for Claim documents checklist

**CLAIM INTIMATION**

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

Intimation and submission of documents may be forwarded to the following email ids.

Sr. No.	Channel	Details
1	Email ID	<a href="mailto:SBICORPCARDS@howdenindia.com">SBICORPCARDS@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