

Section 1: Personal Accident Insurance Cover

Insurance is underwritten by HDFC ERGO General Insurance Company Limited. Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.

Insurance Details

Personal Accident Insurance Cover – A cover of Rs. 1 crore in the event of loss of life resulting from air accident.

Terms & Conditions:

1. Policy is applicable on Accidental Death arising due to air accident only and valid for primary card holders only
2. All active customers to be covered irrespective of card usage or delinquent status.
3. In the event the Insured Person(s) having multiple Cards issued by Citi, the Insurance Policy shall be applicable only for the Card, which has the highest Sum Insured / limit of Indemnity.

Exclusions:

The Company shall not be liable to pay any benefit in respect of any Insured Person(s):

1. Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith.
2. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)
3. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
4. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
5. For Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
6. for Bodily Injury or Sickness due to willful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice.
7. For Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle.
8. For Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
9. for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform.
10. For Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hand-gliding, parasailing, off-piste skiing or bungee jumping.
11. For Bodily Injury caused by or arising from or as a result of Terrorism.

Claim Procedure:

1. Intimation of Claim to be provided within 90 days from the date of loss by the legal heir or representative of the cardholder. Documents to be submitted to HDFC ERGO within 120 days from the date of loss.

2. Contact details:
 - a. Toll Free: +800 08250825 (International Toll Free - accessible from outside India) / 01204507250 (Chargeable)
 - b. Email: bankclaims@hdfcergo.com
 - c. Address: A&H Claims Inward Team, HDFC Ergo GIC Ltd., 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri East. Mumbai 400059

Subject otherwise to terms, conditions and exclusions of the Policy

Section 2: Lost Card Liability Cover

Insurance is underwritten by HDFC ERGO General Insurance Company Limited. Insurance is the subject matter of the solicitation. For more details on risk factors, please read the policy terms, conditions and exclusions.

Insurance Details

Lost Card Liability Cover – A cover up to a limit of Rs 2 lacs card transaction frauds as specified in terms and conditions.

Terms & Conditions:

1. All active customers to be covered irrespective of card usage or delinquent status.
2. Fraudulent usage of card due to Lost or Stolen Card is covered to an extent of 2 days prior to card block date.
3. Fraudulent usages of card due to Phishing, Skimming, Counterfeit and Online frauds transactions are covered only when Bank is informed within 30 days from the card statement generation date.
4. Any negligence on part of customer like sharing card or card details or delay in reporting of fraud to bank or delay in blocking the card, etc. are not covered.
5. Frauds done by person(s) known to the cardholder are specifically excluded.
6. Police complaint or First Information Report filed with police authorities is mandatory

Exclusions:

The Company shall not be liable to pay any benefit in respect of any Insured Person(s):

1. Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Bank.
2. Losses sustained by the Card member resulting directly or indirectly from any fraudulent or dishonest acts committed by Card member(s)'s employee, acting alone or in collusion with others in respect of the Card.
3. Losses sustained by the Card member (s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card.
4. Losses resulting from any Card issued without making a proper application to Citi. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Bank.
5. Losses arising out of use of the Card by the Card member(s) with intent to defraud the Bank.
6. Losses, which the Bank is legally entitled to recover from the Card member(s), or the corporate or other legal entity agreeing to honour Card expenses incurred by the Insured Person(s).
7. In case of cancellation of purchases of products or services, if the amount refunded is not credited to the Original Source of Booking then the insurance company will not make payment for any claim arising as a consequence of this to the Bank / Card member(s).

Claim Procedure:

1. All necessary documents like customer dispute form, police compliant / FIR copy and any other document are required to be submitted to the bank for submission to Insurance within 30 days from the date of disputed transaction
2. Please contact [24x7 CitiPhone](#) to initiate the claim procedure

Subject otherwise to terms, conditions and exclusions of the Policy.

Insurance cover policy is purely a matter of solicitation and does not provide any liability on Citi.