



Personal Accident Insurance cover for Visa Corporate cards

Insurance is underwritten by The New India Assurance Co. Ltd. (“**Insurance Company**”). 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.30 lacs in the event of death of Citibank Visa Corporate Card holder resulting from air accident.

Insurance Policy Terms & Conditions:

1. Insurance Policy is applicable on Accidental Death arising due to air accident only.
2. All active customers having Citibank Visa Corporate cards to be covered irrespective of card usage or delinquent status.
3. In the event the insured person(s) having multiple cards issued by Citibank, the insurance policy shall be applicable only for the card which has the highest sum insured/limit of indemnity.
4. Any claims raised by the Citibank Visa Corporate cardholder has to be raised directly to the Insurance Company as per the communicated process for settling claims and the Insurance company shall be solely liable for compensation, recovery of compensation, processing of claims or otherwise or in any manner whatsoever.
5. Citibank shall not be held liable for any deficiency in service on part of the Insurance Company or for the delay in the process of the claim(s) raised by the Citibank Visa Corporate cardholder with the Insurance Company and all disputes in this regard should be taken up with the Insurance Company.
6. The insurance cover shall lapse upon expiration or cancellation of the Visa Corporate card by the cardholder or Citibank, as the case may be. All the claims arising under the insurance cover shall be directly referred to and handled by the Insurance Company and Citibank shall not be responsible for and any claims whatsoever arising under the insurance cover. Such insurance cover shall be subjected to the terms and conditions provided in this regard by the Insurance Company for which Citibank is not liable.
7. Citibank may at any time (at its sole discretion and without giving notice thereof) suspend, amend or cancel the benefit of such insurance cover and there will be no binding obligation on Citibank to continue this benefit.
8. Any dispute arising out of or in connection with this benefit shall be subject to the exclusive jurisdiction of the courts in Mumbai only. The existence of a dispute, if any, shall not constitute a claim against Citibank.
9. Regular Citibank Visa Corporate Card terms and conditions apply.



Exclusions:

The Insurance 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 of life by the legal heir or representative of the cardholder. Documents to be submitted to The New India Assurance Co. Ltd. within 120 days from the date of loss.
2. Contact details:
 - a. Toll Free 1800 209 1415
 - b. Email: rahulnandan.g@newindia.co.in
 - c. Address: The New India Assurance Co. Ltd., Allied Mount Casa Blanca Building, II Floor, No.260, Anna Salai, Chennai-600 006.

Subject otherwise to terms, conditions and exclusions of the Policy