

Insurance Terms and Conditions:

General Conditions:

- Only Primary Credit Cardholder is covered for the insurance.
- Active Card Clause - Cover is applicable only for active cards. An Active Card is defined as the card with one transaction / activity on any ATM/POS/e-commerce terminal in last 180 days from date of loss.
- Claim documents have to be submitted by Cardholder within 60 days from the date of intimation to the Bank.

General Exclusions:

- Gross negligence.
- Any claim due to deliberate breach of law.
- Any loss or damage, resulting from or arising out of or in connection with terrorism or terrorist activity.

I. Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection)

- Any loss arising out of unauthorized / fraudulent usage of lost or stolen cards on ATM/POS/EDC terminal/E-commerce anywhere in the world.
- Any PIN based transactions from lost/stolen cards are not covered unless PIN is acquired under duress by unauthorized person.
- The policy would also indemnify cardholder for any loss happening due to assault inside or outside the AU Bank ATM.
- Losses arising out of duplicate or counterfeit cards as issued by AU Bank created without the Card holder's knowledge.
- The policy covers all online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by AU Bank.
- **Cash in Transit** - Cardholder will be compensated, in event of loss of money by way of hold-up, robbery, theft, burglary or any other fortuitous cause while money is in transit from any ATM/Bank to the destination and the transit is completed within a period of specified 6 hours from the time of cash withdrawal from the ATM/Bank. This cover shall apply only to the loss, whilst in transit, of money belonging to the Insured and in possession of the Cardholder.
- Cardholder should get the card blocked as soon as practicable, but not more than 7 days from the date of notification of fraud transaction via SMS/Card statement/Email/Net Banking or by any other means.
- Claim Reporting Timelines for Cardholder - Intimation of claim to the Bank by cardholder should be made within 30 days from the date of blocking or date of receiving the statement whichever is earlier.

Exclusions:

- Pre-delivery fraud i.e., fraud happened before delivery of card to the cardholder
- Fraudulent transactions done by person known to the cardholder.
- All losses arising from breach of 2nd level authorizations.

- Any losses arising due to bank server hacking or data breaching at bank.
- Loss incurred by the cardholder because of misuse of Credit 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.
- Any failed/ duplicate/ declined transactions by host website/ authorized bank.
- Vishing- Any fraudulent loss or damage arising due to information obtained by unauthorized access to sensitive information by masquerading as a trustworthy entity in a voice communication.

II. Personal Accident due to Air (Death only)

- In the event of accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered AU Bank Credit Card.
- Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.
- Claim to be intimated to Bank within 90 days from such event.

Exclusions:

- On duty Pilots, armed forces, police, air crew are not covered i.e., only passengers are covered.
- Any act of terrorism is not covered.
- Death due to participation in dangerous sports activities, attempted suicide, self-injury, or under influence of intoxicating liquor or drugs, or any kind of natural death will not get covered in the policy.

III. Purchase Protection

- Retail goods (household appliances, household goods such as furniture, kitchen utensils, fixtures, fittings, interior decorations, and electronic equipment) purchased using AU Bank Credit Card, the cover is against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only.
- Cover is valid for 90 days from the date of purchase of the tangible goods of the cardholder's property.
- Claim is to be intimated within 30 days of date of loss.
- Geographical Limits - Indian Territory.

Exclusions:

- Jewellery, perishable items, movable property like mobile, laptop, tablet, vehicles are not covered.
- Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances, riot and strike, civil commotion, terrorist activities are not covered.
- Mysterious disappearance is not covered.

IV. Credit Shield

- Cover in respect of the debits established against the Credit Cardholder resulting only from the use of the Credit Card by the Cardholder in the event of an accidental death of the Cardholder.

V. Global Covers (Travel Insurance)

a. Loss of Checked in Baggage

- Compensation up to Sum Insured will be paid in the event of the Cardholder suffering a total loss of Baggage while on a journey that has been checked by an International Airline for an International flight.
- Claim to be intimated to Bank within 30 days of incidence.
- No partial loss or damage shall be compensated.
- Transaction of Airline booking was done using AU Bank Credit Card.

Exclusions:

- Valuables, such as but not limited to photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewellery, furs, and articles made of precious stones and metals.
- Any flight of an International or National Airline for an international inbound flight to Republic of India.

b. Delay of Checked in Baggage

- Cardholder will be reimbursed for the expenses incurred for emergency purchase of basic essential items in the event cardholder 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.
- Claim to be intimated to Bank within 30 days of incidence.
- Transaction of Airline booking was done using AU Bank Credit Card.

Exclusions:

- Any flight of an International or National Airline for an international inbound flight to Republic of India.

c. Loss of Passport and travel related documents

- Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport/ Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss.
- Claim to be intimated to Bank within 30 days of incidence.
- Theft or loss which should be reported to the police authority within 24 hours of discovery of the theft or loss.
- Transaction of Airline booking was done using AU Bank Credit Card.

Exclusions:

- Any flight of an International or National Airline for an international inbound flight to Republic of India.

d. Plane Hijacking

- Cover is provided when flight is hijacked and Cardholder has not been released before 12 hours by the hijackers.
- Per hour limit of liability will be USD 250 (equivalent Indian currency will be paid as reimbursement). Maximum reimbursement will be up to the sum insured.
- Claim to be intimated to Bank within 30 days of incidence.
- Transaction of Airline booking was done using AU Bank Credit Card.