ROYAL SUNDARAM GENERAL INSURANCE CO. LTD
Registered office: No. 21, Patullos Road, Chennai- 600 002
Corporate Office: Vishranthi Melaram Towers, No. 2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai-600 097

SECURE WALLET

Secure Wallet - Quality Card Protection Insurance

Secure Wallet is a comprehensive package of insurance benefits designed to cover Lost Card Liability, Identity theft, Purchase Protection, Personal travelling and Wallet Protection. This Product is designed for Banks, Card Protection Companies and is given as a Group Policy to cover the members of a Commercial Organisation like Banks and Card Protection Companies.

- **What are the key benefits of Secure Wallet?**

Benefit	Plan/s	Section	Description
A#	Card Protection	1	Lost Card Liability
		2	Card Liability due to fraudulent internet based transactions and / or misuse of PIN.
		3	Card Liability due to unauthorised usage/skimming/counterfeit/phishing (including Telephishing*)/compromised cards.
		4	Misuse of Card
B	Identity Theft	1	Identity theft
C	Purchase Protection	1	Purchase Protection
D	Personal Travelling Protection	1	Personal Trip Effect coverage
		2	Home Protection while Insured Person is away
E	Wallet Protection	1	Lost Wallet Coverage
		2	ATM Assault and Robbery
		3	ATM Fraud
F#	Virtual & Digital Card/Wallet Protection	1	Card Liability due to fraudulent internet based transactions and / or misuse of PIN under Virtual & Digital Card/Wallet
		2	Card Liability due to unauthorised usage/skimming/counterfeit/phishing(including Telephishing*)/compromised Virtual & Digital Card/Wallet.

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		3	**Misuse of Card**

*1. Customer has an option to exclude Tele-phishing from Section 3 of Benefit A and Section 2 of Benefit F.

2. . Customer has an option to opt for waiver of maximum number of instances payable under Telephishing and waiver of condition of minimum 2 hours duration between 2 incidents. If customer doesnot opt for this option, loss occurred under Tele-phishing will be payable only for first two instances and condition of minimum 2 hours duration between 2 incidents of Tele-phishing shall apply.

Customer has an option to include post notification loss coverage within 15 days or 30 days (based on the plan opted). This is applicable for Benefit A and Benefit F.

Definition of Card:

Card means an ATM card, credit card, charge card, prepaid card, debit card, and vouchers(including e-vouchers), virtual or digital cards/wallets issued by a card issuer for personal use only.

Sum Insured Availability:

Sum Insured is available starting from a minimum of Rs. 1000/- upto a maximum of Rs. 10 Lakhs. Proposer has an option to choose any Sum Insured within the above range. However, there are sub-limits in respect of certain sections.

All benefits are optional. The company reserves its right to offer or not offer any of the benefit plan mentioned above.

BENEFIT A - CARD PROTECTION- (Customer has an option to include post notification coverage loss)

Section A (1) -Lost Card Liability

If Insured Person's card is lost or stolen, resulting in fraudulent utilization of the lost or stolen card, we will reimburse the unauthorized charges incurred during the policy period, that insured Person is responsible for, on his lost or stolen card, occurring within 15 days prior to insured Person's first reporting to the Card issuer, not exceeding the limits set out therein.

Section A (2) -Card Liability due to fraudulent internet based transactions and/or misuse of PIN

Covers unauthorized Charges arising out of fraudulent internet based transactions, using the authorized CVV(Card Verification Value Code) or the PIN (Personal Identification

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Number) /One Time Password (OTP) issued to the Cardholder by the Card Issuer, 15 days prior to his first reporting to the Card issuer, not exceeding the limits set out in the policy.

Section A (3) Card Liability due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing[1,2]) / Counterfeit

1. customer has an option to exclude Tele-phishing
2. customer can opt for waiver of maximum instances payable under Tele-phishing and waiver of minimum 2 hours duration between 2 instances

Covers losses/claims arising out of unauthorized use of cards by skimming, counterfeiting, phishing (including tele-phishing) which occurred within 15 days prior to insured Person's first reporting to the Card issuer, not exceeding the limits set out in the policy.

Section A (4) Misuse of Card

Covers losses/claims arising out of misuse of card by any person (other than those specifically excluded under General exclusion 1 applicable for Benefit A) without the knowledge of the intended card user, occurring within 15 days prior to insured Person's first reporting to the Card issuer, not exceeding the limits set out in the policy

Limit on Liability

The liability per card under section 2&3 shall not exceed 1 lac unless the limit has been waived off by additional premium as shown in the Schedule.

For tele-phishing the liability per transaction shall be restricted to a sum in the range of Rs.1000/- to Rs.1 lac (actual sum insured limit or 10% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule. Payment of claim under tele-phishing shall be payable only for first two instances and the second instance shall be covered only when the time duration between the first and second instance shall be within a time duration range of up to 2 hours.

Under section 4 of Benefit A, the liability per transaction shall be restricted to a sum in the range of Rs.1000 – Rs.50000 (actual sum insured limit or 5% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule, if any person other than those excluded under the policy (as specified under General exclusion 1 applicable for Benefit A), collects the card on behalf of the customer from the courier company

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BENEFIT B – IDENTITY THEFT

We will pay for insured person's expenses resulting from his efforts to resolve his identity theft, and expenses can be submitted up to the period specified in the policy schedule after he makes a claim. The following expenses shall be payable provided they are incurred and reported within 12 months of the occurrence:

•**Legal Expenses**: we will reimburse insured person for attorney and court fees incurred by him for

a. defending any suit brought against insured person by a creditor or collection agency or someone acting on their behalf as a result of the identity theft.

b. removing any civil or criminal judgment wrongfully entered against insured person as a result of the identity theft.

c. challenging the accuracy or completeness of any information in insured person's consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.

•**Lost Wages**-We will reimburse insured person for time taken from work solely as a result of his efforts to correct his financial records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays.

•**Legal Liability** - if any credit accounts and or bank accounts were opened in insured person's name without his authorization, we will pay for his actual loss from the unauthorized account. We will pay for his legal obligation to pay a creditor when the account was created as part of his identity theft.

•**Miscellaneous Expenses** – We will reimburse the following:

a. the cost of refiling application for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft.

b. the cost of notarizing documents related to insured person's identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of his efforts to report an identity theft or to correct his financial and credit records that have been altered as a result of his identity theft.

c. the cost of contesting the accuracy or completeness of any information contained in insured person's credit history as result of his identity theft.

d. the cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when insured person makes a claim.

BENEFIT C – PURCHASE PROTECTION

Covers items that insured person purchases entirely with his card from loss due to burglary, theft or accidental damage for 90 days from the date of purchase.

BENEFIT D – PERSONAL TRAVELLING PROTECTION

1. **Personal trip effect coverage**

When the entire cost of the passenger fare(s) of a personal trip are charged to insured person's payment card while the insurance is effective, we will cover insured person during the personal trip travel time for:

1. the loss, theft or accidental damage to insured person's luggage, personal effects and personal papers;
2. the loss, theft of his money and cheque(s);
3. the reasonable additional travel and accommodation expenses incurred that are necessary to obtain a replacement of his lost or stolen passport while abroad.

2. **Home Protection while insured person is away**

When the entire cost of the passenger fare(s) of a personal trip are charged to insured person's payment card while the insurance is effective, we will cover the damage, disappearance or destruction of the following items due to burglary at insured person's residence during his personal trip travel time:

1. insured person's furniture, clothes, electrical and electronic appliances.
2. insured person's money and cheque(s)

Limit on Liability under Benefit D

The maximum liability of the Company for loss of money and Cheque shall not exceed Rs.25,000/- per Policy.

BENEFIT E – WALLET PROTECTION

Section E (1) Lost Wallet Coverage

We will cover insured person for the following when his wallet is lost or stolen:

1. Replacement costs for the lost or stolen wallet as well as the personal papers and cards that were in the wallet;
2. Application fees for applying for new personal papers and/or cards.

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Section E (2) ATM assault and robbery

1. **ATM Robbery** - We will reimburse insured person for the money he withdrew from any ATM around the world using his card against a robbery event that occurs within 15 minutes of the withdrawal of the money**.**

2. **Bodily Injury** - We will reimburse insured person for reasonable emergency first aid charges for bodily injury during a robbery that is covered by our ATM assault and robbery coverage.

3. **Transaction under Duress** - We will reimburse insured person for the money he withdrew from any ATM around the world using his card that was forced to be undertaken by threat/violence

Section E (3) ATM Fraud

1. **ATM Fraud** - **We** will reimburse Insured Person for the **money he/she has** lost due to ATM related Frauds within 5 days from the date of commission of fraud.

BENEFIT F - VIRTUAL & DIGITAL CARD/WALLET PROTECTION (Customer has an option to include post notification coverage loss)

Section F (1) - Card Liability under Virtual & Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN

Covers unauthorized Charges arising out of fraudulent internet based transactions, using the authorized CVV(Card Verification Value Code) or the PIN (Personal Identification Number) issued to the Cardholder by the Card Issuer, 15 days prior to his first reporting to the Card issuer, not exceeding the limits set out in the policy.

Section F (2) Card Liability under Virtual & Digital Card/Wallet due to unauthorized usage on account of Skimming / Phishing (including tele-phishing[1,2]) / Counterfeit

1. customer has an option to exclude Tele-phishing
3. customer can opt for waiver of maximum instances payable under Tele-phishing and and waiver of minimum 2 hours duration between 2 instances

Covers losses/claims arising out of unauthorized use of Virtual & Digital Card/Wallet by skimming, counterfeiting, phishing (including tele-phishing) which occurred within 15 days prior to insured person's first reporting to the Card issuer, not exceeding the limits set out in the policy.

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Section F (3) Misuse of Card

Covers losses/claims arising out of misuse of virtual & digital card/wallet by any person (other than those specifically excluded under General exclusion 1 applicable for Benefit F) without the knowledge of the intended card user, occurring within 15 days prior to insured person's first reporting to the Card issuer, not exceeding the limits set out in the policy

Limit on Liability

The liability per card under section 1 & 2 shall not exceed 1 lac unless the limit has been waived off by additional premium as shown in the Schedule.

For tele-phishing the liability per transaction shall be restricted to a sum in the range of Rs.1000/- to Rs.1 lac (actual sum insured limit or 10% of standard limit whichever is lower), unless the limit stands modified upon payment of additional premium as shown in the Schedule. Payment of claim under tele-phishing shall be payable only for first two instances and the second instance shall be covered only when the time duration between the first and second instance shall be within a time duration range of up to 2 hours.

- **Who is providing coverage under Secure Wallet?**

Coverage under Smart Card is offered by Royal Sundaram General Insurance Co. Limited, first private non-life Insurance Company licensed to operate in India.

- **What is the coverage amount under Secure Wallet?**

  The sum insured that can be offered under various benefits / plans shall be as per the underwriting guidelines of the company and the company reserves its rights to offer the same.

- **Who is eligible for the coverage?**

Parameter	Eligibility
Age	Above 18 years
Coverage Term	1 year

- **What is the basis of coverage?**

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Coverage under this policy is available on a Group basis.

- **How do I Enroll?**

The Commercial Organisation needs to complete a Proposal Form and thereafter need to maintain a sufficient balance in order to comply with Section 64 VB with us to cover members from Day One. Kindly ensure all details are captured accurately and completely filled in before signing.

- **When does the coverage start?**

Coverage from the date on which the premium is remitted to the Company.

- **How can my coverage end?**

The coverage shall end on occurrence of any one of the instances as mentioned in the table below.

Event	Parameter
End of coverage term	After 1 year of policy / certificate of insurance inception date
If Proposer cancel the coverage	Premium would be refunded as per the grid short period scales
Fraudulent event/non-cooperation	The policy when not renewed on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Proposer/Insured person.
Non receipt of renewal premium	If the renewal premium is not paid within the due date.
Claim occurrence	Upon settlement of a claim for the entire sum insured.
If Insured Person cease to be a cardholder of the card issuer insured by us	Premium would be refunded as per the grid short period scales.

- **What document will I get as a proof of Insurance?**

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A Certificate of Insurance (COI) issued to Proposer by the company. Proposer would also get the policy terms and conditions towards the insurance policy.

- **What is the claims process?**

Upon happening of any event which may give raise to claim, Insured Person shall contact **us** at 1860 425 0000 or provide written intimation within the time limit as specified under the different sections of benefits under the policy, of Insured Person's discovery of the loss to make a claim and obtain the proper forms and instructions.

Claim Intimation

- Call us or email us at customer.services@royalsundaram.in or provide written intimation to make a claim within 15 days of discovering the loss
- Call us or email us at customer.services@royalsundaram.in or provide written intimation to make a claim within 24 hours of discovering the loss in case of claim under Home Protection cover under the policy.

Benefit A –CARD PROTECTION

- Insured Person must report the loss to the Card Issuer within 24 hours after discovering the loss event/3 working days from the date of communication from the card issuer regarding an unauthorised transaction (as stated under Certificate of Insurance and Schedule of insurance)
- Insured Person must comply with all terms and conditions given by the Card Issuer by which his card is issued.
- We may ask Insured Person to report the loss to Police Authority depending on the extent of loss.

Benefit B – IDENTITY THEFT

- We may ask Insured Person to report the loss to Police Authority depending on the extent of loss.
- Insured Person must report the loss to the Card Issuer within 24 hours after discovering the loss event/3 working days from the date of communication from the card issuer regarding an unauthorised transaction (as stated under Certificate of Insurance and Schedule of insurance)

Benefit C – PURCHASE PROTECTION

- The damage or loss of the items must be within 90 days from the purchase date. File a Police report with 3 working days of discovering the theft / burglary.

Benefit D – PERSONAL TRAVELLING PROTECTION

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- File a Police report with 3 working days of discovering the theft / burglary.

Benefit E – WALLET PROTECTION

- File a Police report with 3 working days of discovering the loss/theft / burglary.

Benefit F – Virtual & Digital Card/Wallet Protection

- Insured Person must report the loss to the Card Issuer within 24 hours after discovering the loss event/3 working days from the date of communication from the card issuer regarding an unauthorised transaction (as stated under Certificate of Insurance and Schedule of insurance)
- Insured Person must comply with all terms and conditions given by the Card Issuer by which his **card** is issued.
- We may ask Insured Person to report the loss to Police Authority depending on the extent of loss.

Claim Document Submission

- Submit the claim form duly filled and signed along with necessary documents within 30 days from intimation.

Claim Documentation

Documentation applicable to Benefit A – Card Protection (Sections 1 to 4)

i) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).-if required

ii) Attested Copy of Final Report from Police (If in regional language, English translation).- if required

iiii) Card statement highlighting the fraudulent transactions iv) Copy of intimation to Card issuer confirming the fraudulent transactions

v) Certification from Card issuer certifying the Date & Time of blocking of the Card after intimation from CardHolder regarding the loss

vi) Confirmation from the Card Issuer that the disputed transactions will not be reversed in future or or 4 months' card statement following the month of disputed transactions, to confirm that the disputed transactions have not been reversed by the card issuer.

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vii) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.

Documentation applicable to Benefit B – Identity Theft

i) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation). - if required
ii) Attested Copy of Final Report from Police (If in regional language, English translation).- if required
iiii) Card statement/statement from financial institution showing the fraudulent transactions/detailing unauthorised transactions
iv) Bills/receipts/challans for legal expenses/court fees/miscellaneous expenses v) Certificate from employer on leave availed and wages lost
vi) Copy of Court Order/Arbitration Order or any other judicial document confirming legal liability to pay the creditor

Documentation applicable to Benefit C – Purchase Protection

i) Card statement showing the transaction for item purchased ii) Bills/Invoices for items purchased (Description, Quantity, Value, Nature of loss)
iii) FIR for theft/burglary- if required
iv) Final Police report, Non-traceable report issued by police authorities- if required
v) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.
vi) Detailed description of loss/accident in case of accidental damage alongwith statement from eye witness if any

Documentation applicable to Benefit D - Personal Travelling Protection Section 1 – Personal Trip Effect coverage

i) Passenger tickets ii) Card Statement/Charge slips showing payment of passenger ticket fare iii) Purchase Invoice for Items lost/ damaged/ destroyed (Description, Quantity, Value, Nature of loss) iv) FIR for theft/burglary-- if required
v) Final Police report, Non-traceable report issued by police authorities- if required
vi) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.

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Section 2 – Home Protection

- Card statement showing the transaction for item purchased
- Bills/Invoices for items purchased (Description, Quantity, Value, Nature of loss)
- FIR for theft/burglary- if required
- Final Police report, Non-traceable report issued by police authorities- if required
  Advance letter of subrogation on a Rs.100/- non judicial stamp paper.
- Detailed description of loss/accident in case of accidental damage alongwith statement from eye witness if any

Documentation applicable to Benefit E – Wallet Protection

Section 1- Lost Wallet coverage

i) Details of cards & personal papers lost (number validity period, issuer) ii) Application for obtaining new cards/personal papers & fees paid iii) Copies/ details of new cards/ personal paper issued

iv) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).- if required

v) Final Police Report/Non-traceable certificate- if required

Section 2 - ATM assault and Robbery

i) ATM Transaction slip ii) Card statement showing the disputed transaction

iii) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).- if required

iv) Newspaper cuttings if any

v) Medical Bills/receipts in support of first aid expenses/medical reports/ Certificate from Attending Physician /Hospital Discharge Summary

Section 3 – ATM fraud

I. ATM Transaction slip
II. Card statement showing the disputed transaction
III. Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).- if required IV. Newspaper cuttings if any

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Documentation applicable to Benefit F – Virtual Card/Wallet Protection (Sections 1 to 3)

i) Attested copy of FIR / General Complaint/Online complaint to Police (If in regional language, English translation).- if required
ii) Attested Copy of Final Report from Police (If in regional language, English translation).- if required
iiii) Card statement highlighting the fraudulent transactions iv) Copy of intimation to Card issuer confirming the fraudulent transactions
v) Certification from Card issuer certifying the Date & Time of blocking of the Card after intimation from CardHolder regarding the loss
vi) Confirmation from the Card Issuer that the disputed transactions will not be reversed in future or 4 months' card statement following the month of disputed transactions, to confirm that the disputed transactions have not been reversed by the card issuer.

vii) Advance letter of subrogation on a Rs.100/- non judicial stamp paper.

Documentation applicable for all claims

1. Duly filled in claim form
2. KYC documents (address proof and ID proof) for claims exceeding Rs.1,00,000
3. Details of SB account for effecting NEFT settlement (incl cancelled cheque leaf)

NOTE: Any other supporting document as may be required by the company for the above benefits, may be sought on case to case basis.

Payment of Claim

- All claims under this Policy shall be payable in Indian Currency.
- Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.
- The Company shall be liable to pay an interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured Person but there is delay in payment beyond 7 days from the date of acceptance.

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- On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.

➢ **Can I renew my policy after the stipulated period of one year?**

Yes, for subsequent renewals post the expiry of policy period, Proposer has the following options:

- Provide a cheque/NEFT transfer in favor of Royal Sundaram General Insurance Co. Limited.

In addition to the above Royal Sundaram would also send Proposer a renewal notice for policy which would have the confirmation of the payment details.

Mode of payment option

Proposer has an option to pay the premium under monthly, quarterly, half yearly and annually mode.

➢ **What are the terms for Policy Cancellation?**

Proposer may cancel this policy by giving us 15 days written notice and we shall then refund a portion of the premium on short period rates for the remaining policy period, subject to our retention of the minimum premium. However, if any Insured Person has made any claim on this policy before the cancellation date and the same has been accepted by us then no refund of premium will be given

Short period scales

Period	**% of annual premium to be retained**
Not Exceeding 1 month	1/4th of annual premium
Exceeding 1 month but not exceeding 3 months	1/2of annual premium
Exceeding 3 months but not exceeding 6 months	3/4th of annual premium
Exceeding 6 months	Full annual rate

The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal form or non-cooperation of the

Insured Person, by giving fifteen (15) days' notice in writing to the Propser at address recorded/updated in the policy. In the event of such cancellation on the grounds of mis representation or fraud or non disclosure of material facts, the policy shall be void, no refund of premium shall be made and no claim shall be payable under the policy. In the event of cancellation on the grounds of non cooperation, the company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

Mid-Term Member Inclusion/deletion:

Members can be included/deleted mid-term and the premium for the same will be calculated as per the short-period scale specified above.

- **What are the exclusions?**

The coverage wise exclusions are as follows:

Benefit A CARD PROTECTION

Section A (1) - Lost Card Liability
We will not pay for any expenses or loss for:

1. Charges made on Insured Person's lost or stolen card prior to 15 days of his first reporting to the Card Issuer.
2. Charges made on Insured Person's card if the same has not been lost or stolen;
3. Losses sustained by the Cardholders through forgery or alteration of or on any written instrument required in conjunction with any Card.
4. The amounts refunded upon cancellation of purchases of products or services by the Cardholders.
5. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
6. Loss or damage on account of counterfeit cards.
7. Fraudulent transactions occurring beyond the policy period.

Section A (2) - Card Liability due to fraudulent internet based transactions and / or misuse of PIN
We will not pay for any expenses or loss for:

1. Any transactions not confirmed by the host website or the authorized bank.
2. Any errors made by the host website or the authorized bank.

3. Loss incurred by the cardholder due to online transactions, effected on Indian Websites and website hosted overseas not involving an outflow of foreign exchange from India, without the mandatory additional factor of authentication.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
5. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
6. Any transactions made using a PIN that has not been introduced by the card issuer in accordance with the Reserve Bank of India's mandate.

Section A (3) Card Liability due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) /Counterfeit **We** will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred through use of debit cards, due to breach of security or failure of security mechanism of the card issuer.
3. Payment of claim under tele-phishing for more than 2 instances – this will stand deleted if customer opts for waiver
4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours – this will stand deleted if customer opts for waiver

Section (4) Misuse of Card

We will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred due to breach of security or failure of security mechanism or standard operating procedures of the card issuer

GENERAL EXCLUSIONS APPLICABLE TO SECTION A UNDER THE POLICY

We will not pay for any expenses or loss for:

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1. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along or in collusion with others.
2. Losses arising out of use of genuine Card by an authorized person with intent to defraud the Card Issuer.
3. Any legal liability, of whatsoever nature.
4. Losses arising directly or indirectly by reason of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, in insurrection, civil commotion, military or usurped power, martial law.
5. Any loss directly or indirectly caused by or contributed to or arising from:
    - Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
    - The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.
6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.

Any loss or damage arising out of any Card transactions which have occurred after the loss or theft of card has been reported to the Card Issuer.- – this will stand deleted if customer opts for waiver

7. Any loss/unauthorized use occurring at a POS (Point of Sale) terminal which is not secured with technology infrastructure i.e., Unique Key Per Terminal (UKPT), Derived Unique Key Per Transaction (DUKPT), Terminal Line Encryption (TLE) as per Reserve Bank of India's guidelines for which the card issuer or acquiring bank is liable.
8. Any loss in respect of credit / debit cards used internationally which are not EMV chip and Personal Identification No. enabled.
9. Loss incurred due to gross negligence on part of the cardholder, including but not limited to insufficient measures taken by the cardholder to keep the PIN safe and recording of the PIN in an intelligible form by the card holder.
10. Loss incurred due to breach of security or failure of security mechanism of the card issuer.

Benefit B – IDENTITY THEFT

We will not pay for any expenses or loss for:

1. Monetary losses other than the out-of-pocket expenses related to the resolution of Insured Person's identity theft outlined in this policy.
2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death.
3. Requesting credit reports before the discovery of Insured Person's identity theft.
4. Taking time from self-employment or workdays that will be paid by Insured Person's

employer in order to correct his/her financial records that have been altered due to identity theft.

Benefit C – PURCHASE PROTECTION We will not pay for:

1. items Insured Person carried with him/her or acquired by him/her during a personal trip;
2. items that were lost or stolen from a vehicle;
3. any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
4. permanent household and/or business fixtures
5. travelers cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
6. art, antiques, firearms, and collectable items;
7. furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stories);
8. items Insured Person have rented or leased;
9. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. shipping and handling expenses or installation, assembly related costs;
11. items purchased for resale, professional, or commercial use;
12. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
13. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
14. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
15. items that Insured Person damaged through alteration (including cutting, sawing, and shaping);
16. items left unattended in a place to which the general public has access;
17. Items damaged or stolen from a place other than the residence mentioned in the policy schedule.

Benefit D – PERSONAL TRAVELLING PROTECTION

1. Personal trip effect coverage

We will not pay for any damages or losses that:

1. occurred during a travel time that is longer than 2 weeks;
2. are for any type of commercial and administrative documents, transportation tickets, transport vouchers;
3. occur to prams, buggies, wheelchairs, pedal cycles, motor vehicles, or diving equipment and craft, surfboards or related equipment or fittings of any kind;
4. occur to stamps, spectacles and contact lenses, sunglasses, antiques, furs, tape recorders', cassettes and players, radios, compact discs and players or other personal listening and recording devices, computer and telecommunication equipment of any kind, cellular telephones;
5. occur to firearms, jewelry, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
6. are for breakage of sports equipment whilst in use;
7. are for household goods or anything shipped as freight;
8. are for dentures or bridgework, artificial limbs or hearing aids of any kind;
9. are for items carried on a bus roof rack;
10. are for items that are left unattended in a place to which the general public has access;
11. are for money and/or cheque(s) left in checked-in luggage;
12. are from normal wear and tear, decay and manufacturing defects;
13. are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
14. are caused by cleaning, repairs or restoration;
15. are caused by mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
16. are caused by leakage of powder or liquid carried within personal effects or luggage;

2. Home Protection while insured is away We will not pay for:

1. losses that occurred when Insured Person's travel time is longer than 2 weeks;
2. losses to personal effects Insured Person has carried with him/her during the personal trip;
3. losses to any other items that are not listed under the "What We Cover" section;
4. losses that are due to events other than burglary, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;

Benefit E – WALLET PROTECTION

Section E (1) Lost Wallet Coverage We will not cover:

1. money, cheque(s), transportation tickets, or other similar items that were in the lost or stolen wallet other than Insured Person's personal papers and cards;
2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. accidental damage to Insured Person's wallet and items inside;
4. any fraudulent/unauthorized charges on the lost or stolen cards;
5. any identity theft related costs that are caused by lost or stolen personal papers or cards.

Section E (2) ATM assault and robbery We will not pay for any:

1. damages and/or liabilities to any third parties;
2. damages or losses to anything other than the money Insured Person withdrew from his/her account;
3. damages and/or liabilities that happened before or after the covered robbery period;
4. charges for emergency first aid to anyone other than Insured Person.

Section E(3) ATM Fraud

We will not pay for any:

1. damages and/or liabilities to any third parties;
2. damages or losses to anything other than the **money** Insured Person **has** lost due to Fraud;
3. damages and/or liabilities that happened beyond the period specified above.

Section F – Virtual & Digital Card/Wallet Protection

Section F (1)
Card Liability under Virtual & Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN
We will not pay for any expenses or loss for:

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1. Any transactions not confirmed by the host website or the authorized bank.
2. Any errors made by the host website or the authorized bank.
3. Loss incurred by the cardholder due to online transactions, effected on Indian Websites and website hosted overseas not involving an outflow of foreign exchange from India, without the mandatory additional factor of authentication.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder are at fault, but the fault lies in the system and for which the card issuer will be liable.
5. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
6. Any transactions made using a PIN that has not been introduced by the card issuer in accordance with the Reserve Bank of India's mandate.

Section F (2)
Card Liability under Virtual & Digital Card/Wallet due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit We
will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred through use of cards, due to breach of security or failure of security mechanism of the card issuer.
3. Payment of claim under tele-phishing for more than 2 instances -– this will stand deleted if customer opts for waiver
4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours- – this will stand deleted if customer opts for waiver

Section (3)
Misuse of Virtual & Digital Card/Wallet We
will not pay for any expenses or loss for:

1. Any loss or damage arising out of card transactions effected outside the notification period prior to the reporting of unauthorized use of the card to the card issuer.
2. Loss incurred due to breach of security or failure of security mechanism or standard operating procedures of the card issuer

GENERAL EXCLUSIONS APPLICABLE TO BENEFIT F UNDER THE POLICY We
will not pay for any expenses or loss for:

1. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting along or in collusion with others.
2. Losses arising out of use of genuine Virtual/Digital Card/Wallet by an authorized person with intent to defraud the Card Issuer.
3. Any legal liability, of whatsoever nature.
4. Losses arising directly or indirectly by reason of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, martial law.
5. Any loss directly or indirectly caused by or contributed to by or arising from:
    - Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
    - The radioactive, toxic, explosive or other hazardous or any explosive nuclear assembly or nuclear component thereof.
6. Loss of Interest, Consequential loss, loss of market, late fees, interest and charges levied by the card issuer.
7. Any loss or damage arising out of any Card transactions which have occurred after the alleged misuse of card has been reported to the Card Issuer.- – this will stand deleted if customer opts for waiver
8. Any loss/unauthorized use occurring at a POS (Point of Sale) terminal which is not secured with technology infrastructure i.e., Unique Key Per Terminal (UKPT), Derived Unique Key Per Transaction (DUKPT), Terminal Line Encryption (TLE) as per Reserve Bank of India's guidelines for which the card issuer or acquiring bank is liable.
9. Any loss in respect of virtual & digital card/wallet used internationally which are not as per norms prescribed by RBI.
10. Loss incurred due to gross negligence on part of the cardholder, including but not limited to insufficient measures taken by the cardholder to keep the PIN safe and recording of the PIN in an intelligible form by the card holder

POLICY EXCLUSIONS (applicable to all sections)

We will not cover the following:

a) Losses that do not occur within the policy period;
b) Losses that result from or related to business pursuits including Insured Person's work or profession;
c) Losses caused by illegal acts;

d) Losses that Insured Person have intentionally caused;
e) Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.
f) Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
g) Losses due to the order of any government, public authority, or customers' officials.
h) Losses due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
i) Losses due to the radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
j) Losses due to nuclear weapons material.
k) Losses due to or related to nuclear, biological or chemical event
l) Terrorism Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or governments), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured person.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

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Disclaimer:

Secure Wallet: Insurance is the subject matter of solicitation. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram General Insurance Co. Limited. Insured Person's participation in this insurance product is purely on a voluntary basis.

Prohibition of rebates:

Section 41 of the Insurance Act 1938

No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or table of the insurer Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakh rupees.

For any Complaint / Grievance / Refund / Cancellation / Claim, please contact:

Royal Sundaram General Insurance Co. Limited,
Vishranthi Melaram Towers,
No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam,
Chennai 600 097.
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