Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	**Title**	**Description**	**Refer to Policy Clause Number**
1	**Product Name**	**SECURE WALLET**	
2	What am I Covered for	Cover is provided for all the persons intended to be Insured under this Policy once premium is paid and received and accepted by insurer.	Terms & Conditions
		Benefit A# –CARD PROTECTION – **Section (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 he/she is responsible for, on his/her lost or stolen card, occurring within 15 days prior to his/her first reporting to the Card issuer, not exceeding the limits set out therein.	Benefit A - Section (1) Lost Card Liability under Benefit A –CARD PROTECTION
		Section (2) Card Liability due to fraudulent internet based transactions and / or misuse of PIN This policy shall cover 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/her first reporting to the Card issuer.	Benefit A - Section (2) Card Liability due to fraudulent internet based transactions and / or misuse of PIN under Benefit A –CARD PROTECTION
		Section (3) Card Liability due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing)* / Counterfeit This policy shall cover unauthorized charges on Insured Person's card arising out of unauthorized use of cards by skimming, counterfeiting, phishing (including tele-phishing) which occurred within 15 days prior to his/her first reporting to the Card issuer. *1. Customer has an option to exclude Tele-phishing from Section 3 of Benefit A and we shall offer underwriting discount in the range of 5%-20%.	Benefit A- Section (3) Card Liability due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit under Benefit A - CARD PROTECTION
			Benefit A -Section (4) Misuse of Card_under Benefit A - CARD PROTECTION

2. Customer has an option to opt for waiver of maximum number of instances payable under Tele-phishing 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.

BENEFIT B –IDENTITY THEFT

Section (4) Misuse of Card

This policy shall cover 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's first reporting to the Card issuer.

BENEFIT B –IDENTITY THEFT

We will pay for Insured Person's expenses resulting from his/her efforts to resolve his/her identity theft occurring during the policy period:

The following expenses shall be payable provided they are incurred and reported within 12 months of the occurrence:

1) Legal Expenses:

We will reimburse Insured Person for attorney and court fees incurred by him/her 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.

2) Lost Wages:

We will reimburse Insured Person for time taken from work solely as a result of Insured Person's efforts to correct his/her financial records that have been altered due to identity theft.

		Payment of lost wages includes compensation for whole or partial unpaid workdays. **3) Legal Liability**: If any credit accounts and or bank accounts were opened in Insured Person's name without his/her authorization, we will pay for his/her actual loss from the unauthorized account. we will pay for his/her legal obligation to pay a creditor when the account was created as part of his/her identity theft. **4) 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/her efforts to report an identity theft or to correct his/her financial and credit records that have been altered as a result of his/her 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/her 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** **We** will cover items that Insured Person purchase entirely with Insured Person's **card** from loss due to **burglary**, theft or accidental damage for 90 days from the date of purchase. **BENEFIT D – PERSONAL TRAVELLING PROTECTION** **Personal trip effects 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:	BENEFIT C – PURCHASE PROTECTION BENEFIT D– PERSONAL TRAVELLING PROTECTION-Section 1 - Personal trip effects coverage BENEFIT D– PERSONAL TRAVELLING

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1. the loss, **theft** or accidental damage to Insured Person's **luggage,** personal effects and **personal papers;** 2. the loss, **theft** of Insured Person's **money** and **cheque(s);** 3. the reasonable additional travel and accommodation expenses incurred that are necessary to obtain a replacement of Insured Person's **lost or stolen** passport while abroad.	PROTECTION-Section 2 - Home protection while Insured Person is away
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 his/her **residence** during his/her **personal trip travel time:** 1. Insured Person's furniture, clothes, electrical and electronic appliances 2. Insured Person's **money** and **cheque(s)**	BENEFIT E – WALLET PROTECTION - Section E (1) Lost Wallet Coverage
BENEFIT E – WALLET PROTECTION **Section E (1) Lost Wallet Coverage** **We** will cover Insured Person for the following when Insured Person's 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.**	BENEFIT E – WALLET PROTECTION - Section E (2) ATM assault and robbery
Section E (2) ATM assault and robbery 1. **ATM Robbery** - **We** will reimburse Insured Person for the **money he/she** withdrew from any **ATM** around the world using Insured Person's **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 for the money he withdrew from any ATM around the world	BENEFIT E – WALLET PROTECTION - Section E (3) ATM Fraud Benefit F – Virtual & Digital Card/Wallet Protection

		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.	Section (1) Card Liability under Virtual & Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN
		Benefit F# – Virtual & Digital Card/Wallet Protection **Section (1) Card Liability under Virtual & Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN** This policy shall cover 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 Insured Person's first reporting to the Card issuer.	Benefit F – Virtual & Digital Card/Wallet Protection - Section (2) Card Liability under Virtual & Digital Card/Wallet due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit
		Section (2) Card Liability under Virtual & Digital Card/Wallet due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing)* / Counterfeit This policy shall cover unauthorized charges on Insured Person's Virtual & Digital Card/Wallet arising out of unauthorized use by skimming, counterfeiting, phishing (including tele-phishing) which occurred within 15 days prior to his/her first reporting to the Card issuer. *1. Customer has an option to exclude Tele-phishing from Section 2 of Benefit F and we shall offer underwriting discount in the range of 5%-20%. 2. Customer has an option to opt for waiver of maximum number of instances payable under Tele-phishing 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.	Benefit F – Virtual & Digital Card/Wallet Protection - Section (3) Misuse of Virtual & Digital Card/Wallet

		Benefit F -Section (3) Misuse of Virtual & Digital Card/Wallet This policy shall cover 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's first reporting to the Card issuer #- Under Benefit A and Benefit F, customer has an option to include post notification loss coverage of 15 days or 30 days(depends on the plan opted by the customer). This is in line with RBI circular dated July 6, 2017	
3	What are the major exclusions in the policy	**Benefit A –CARD PROTECTION** – **Section (1) Lost Card Liability** 1. Charges made on Insured Person's **lost or stolen card** prior to 15 days of his/her first reporting to the Card Issuer. 2. Charges made on Insured Person's **card** if his/her **card** 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 (2) Card Liability due to fraudulent internet based transactions and / or misuse of PIN** 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.	Coverage exclusions under Benefit A –CARD PROTECTION – Section (1) Lost Card Liability Coverage exclusions under Benefit A CARD PROTECTION – Section (2) Card Liability due to fraudulent internet based transactions and / or misuse of PIN

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		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 (3) Card Liability due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit** 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 4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours Note: Under this section, the exclusion no. 3 &4 will stand deleted if customer opts for waiver of maximum number of instances payable under Tele-phishing. **Section (4) Misuse of Card** 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.	Coverage exclusions under Benefit A CARD PROTECTION – Section (3) Card Liability due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit Coverage exclusions under Benefit A CARD PROTECTION – Section (4) Misuse of Card

		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 A UNDER THE POLICY** 1. Losses sustained by the Insured / Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured's/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, 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 loss or theft of card has been reported to the Card Issuer. 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 credit / debit cards used internationally which are not EMV chip and Personal Identification No. enabled. 10. Loss incurred due to gross negligence on part of the cardholder, including but not limited to insufficient	Coverage exclusions under Benefit A CARD PROTECTION - GENERAL EXCLUSIONS APPLICABLE TO BENEFIT A UNDER THE POLICY

		measures taken by the cardholder to keep the PIN safe and recording of the PIN in an intelligible form by the card holder. Note: Under this section, exclusion no. 7 shall stands deleted if customer opts for post-notification cover loss.	Coverage exclusions under Benefit B – Identity Theft
		BENEFIT B –IDENTITY THEFT 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 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 stones); 8. items Insured Person has 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;	Coverage exclusions under BENEFIT C – PURCHASE PROTECTION

		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** **Personal trip effects coverage** 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	Coverage exclusions under BENEFIT D – PERSONAL TRAVELLING PROTECTION - Personal trip effects coverage

		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; **<u>Home protection while Insured Person is away</u>** 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 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	Coverage exclusions under BENEFIT D – PERSONAL TRAVELLING PROTECTION - Home protection while Insured Person is away Coverage exclusions under BENEFIT E – WALLET PROTECTION- Section E (1) Lost Wallet Coverage Coverage exclusions under BENEFIT E – WALLET PROTECTION- Section E (2) ATM assault and robbery

		1. damages and/or liabilities to any third parties; 2. damages or losses to anything other than the **money** he/she withdrew from Insured Person's 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**.**	Coverage exclusions under BENEFIT E – WALLET PROTECTION- Section E (3) ATM Fraud
		Section E (3) ATM Fraud 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	Coverage exclusions under Benefit F – Virtual & Digital Card/Wallet Protection Section (1) Card Liability under Virtual & Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN
		Benefit F – Virtual & Digital Card/Wallet Protection **Section (1) Card Liability under Virtual & Digital Card/Wallet due to fraudulent internet based transactions and / or misuse of PIN** 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 (2) Card Liability under Virtual & Digital Card/Wallet due to unauthorized usage on account of Skimming / Phishing (including Tele-phishing) / Counterfeit**	Coverage exclusions under Benefit F – Virtual & Digital Card/Wallet Protection Section (2) Card Liability under Virtual & Digital Card/Wallet due to unauthorized usage on account of Skimming /

		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 4. Payment of claim under the second instance when the time duration between the first and second instance exceeds 2 hours Note: Under this section, the exclusion no. 3 &4 will stand deleted if customer opts for waiver of maximum number of instances payable under Tele-phishing. **<u>Section (3) Misuse of Virtual & Digital Card/Wallet</u>** 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 / Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured's/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.	Phishing (including Tele-phishing) / Counterfeit Coverage exclusions under Benefit F – Virtual & Digital Card/Wallet Protection Section (3) Misuse of Virtual & Digital Card/Wallet Benefit F – Virtual & Digital Card/Wallet Protection - GENERAL EXCLUSIONS APPLICABLE TO BENEFIT F UNDER THE POLICY

		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. 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. Note: Under this section, exclusion no. 7 shall stands deleted is customer opts for post-notification cover loss. 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 has 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,	**POLICY EXCLUSIONS (**applicable to all sections)

		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	
	**Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing*		
4	Payout Basis	Reimbursement of covered expenses up to specified limits/Sum Insured mentioned in the Schedule / Certificate of this policy on the occurrence of a covered event.	Under respective sections specified under Secure Wallet
5	Cost Sharing	We will pay only that part of the total of all covered loss that exceeds the deductible amount shown in the Policy Schedule	C- Policy deductibles
6	Renewal Conditions	The **Company** shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the **Company** under the insurer. Nothing herein or otherwise shall oblige the **Company** to offer renewal terms or restrict any renewal terms as to premium or otherwise. If any claim is lodged after cancellation of the Policy during the period in which the policy was in force, then the premium refunded will be collected back prior to settlement of the admissible claim. But the policy will still be considered as cancelled.	Condition 'Renewal' under E-Conditions

7	Renewal Benefits	Not Applicable.	
8	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. 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, by giving fifteen (15) days notice in writing to the Insured 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.	'Policy Cancellation' Condition under E. Conditions
10	Claim Form Availability	The standard claim forms (coverage wise) and the form are available in our website for ready reference. The same may be also obtained from any of our offices on request.	-
(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.			