

### Credit / Debit / ATM Card Package Insurance Policy

#### Benefits under the policy

Covers - SI	Sum Insured (in INR)	Geographical Scope	Deductibles
Personal Accident - Death Only	30,00,000	Worldwide Cover	Nil
Personal Accident- PTD	30,00,000	Worldwide Cover	Nil
Personal Accident due to Air (Death Only)	5,00,00,000	Worldwide Cover	Nil
Missing of Connecting International Flight During transit	USD 100	Limit to Overseas	3 Hours

#### General Conditions

- Active Card Clause - Cover is applicable only to active cards. An Active Card is defined as the card with one transaction / activity on any ATM/POS/e-commerce terminal in last 90 days from date of loss.
- Warranted that all cards are having Chip and PIN technology built in.
- Claim documents are to be submitted by Bank/Card holder within 60 days from the date of intimation to the ICICI Lombard.

#### 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.

#### Personal Accident

##### 1. Death Only

- Personal Accident covers accidental death due sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.

##### 2. Permanent Total Disablement (PTD)

- Loss of use of both eyes, or physical separation/ loss of use of two hands or two feet, or one hand and one foot, or of such loss of use of one eye and such physical separation/ loss of use of one hand or one foot

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- Physical separation/ loss of use of two hands or two feet, or of one hand and one foot, or of loss of use of one eye and loss of use of one hand or one foot.
- If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured from engaging in any employment or occupation of any description whatsoever.

#### **Exclusions:**

- On duty armed forces, Military and police are not 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.

### **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 card.
- Claim under this cover is payable only once irrespective of the number of cards held by the cardholder.
- Claim to be intimated to ICICI LOMBARD within 30 days from the date of intimation to Bank.

#### **Exclusions:**

- On duty Pilots, armed forces, police, air crew are not covered.
- Any act of terrorism is not covered.

### **Missing of Connecting International Flight During Transit**

- Benefit paid if the Insured misses or fails to take a connecting international flight of an international Airline due to the delay in arrival of another international flight, in which the Insured is travelling, beyond 3 hours of the schedule arrival time.
- Claim to be intimated to ICICI Lombard within 30 days of incidence.

#### **Exclusions:**

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

### **Claim Intimation Clause**

For any claims please - Notify us immediately on toll free number 18002666 or on our website ([www.icicilombard.com](http://www.icicilombard.com)) or drop a letter to the customer Support department at our registered office address along with the Policy No.

Subject to standard terms and conditions of Credit/Debit/ATM Card Package Insurance Policy

**Credit / Debit / ATM Card Package Insurance Policy**

Policy shall stand cancelled ab initio in the event of non-realization of the premium.

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at  
Mumbai on



Authorized Signatory

IL Branch GSTIN Registration No: 27AAACI7904G1ZN  
HSN/SAC Code: 00440005/GENERAL INSURANCE SERVICES  
IRDA Reg. No. 115 Misc Code-49

**PART II OF THE SCHEDULE**

**Definitions**

“Accident” is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

“ATM” shall mean Automated Teller Machines of Banks, which have been approved by Reserve Bank of India.

“Bank” shall mean an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.

“Bodily Injury” means any accidental physical bodily harm solely and directly caused by external, violent and visible and evident causes but does not include any sickness or disease.

“Burglary” means any theft following upon actual forcible and violent entry of and/or exit from the Insured Property with an intent to commit a felony therein and includes housebreaking.

“Business or Business Purposes” means any full or part time, permanent or temporary, activity undertaken in the premises with a view to profit or gain.

“Card” shall mean any Credit Card/ Debit Card /ATM Card issued by the Bank mentioned in Part I of the Schedule.

“Cardholders” shall mean such persons to whom a Card has been issued by the Insured.

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“Company” means ICICI Lombard General Insurance Company Limited.

“Contents” means the following not used for Business or Business Purposes, so long as they are owned by the Insured and or family of insured and/or for which the insured and/or family of insured are legally responsible for –

- i) Electronic equipment, household appliances, household goods such as furniture, kitchen utensils, fixtures, fittings and interior decorations;
- ii) personal effects such as clothes and other articles of personal nature likely to be worn used or carried but excluding money but including jewellery and valuables.

“Damage” shall mean loss or damage.

“Disease” means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the vital functions, and causing or threatening pain and weakness, malady, illness, sickness or disorder.

“Deductible” or “Excess” means the amount of expenses or loss to be borne by the Insured before the compensation under the Policy shall become payable and such expenses or loss shall not be reimbursed by the Company.

“Domestic staff” means such persons employed by the Insured to perform duties in connection with the maintenance or use of the insured property. This includes persons who perform household or domestic services or duties of a similar nature for the insured. This does not include persons while performing duties in connection with the insured’s business.

“EDC” means Electronic Data Capturing Machine used for Card Transactions.

“Employee” means any person employed under a contract of service or apprenticeship during or prior to commencement of the Period of Insurance and for the avoidance of doubt shall include agents or consultants or sub-contractors or independent professional advisers of the Insured.

“Hold-up” means when a person having some weapon threatens the Insured or its/his domestic staff and there exists a possibility of actual physical threat to the person of the Insured or its/his domestic staff.

“Hospital/ Nursing Home” means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock;
- has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;

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-has qualified medical practitioner(s) in charge round the clock;

-has a fully equipped operation theatre of its own where surgical procedures are carried out;

-maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

"Insured" - means the person named in Part I of the Schedule and the Cardholders of the Insured.

"Kutchra Construction" means buildings having walls and/or roofs of wooden planks, thatched leaves, grass, bamboo, plastic, cloth, asphalt, canvass, tarpaulin or the like.

"Medical Practitioner" is a person who holds a valid registration from the Medical Council of any State or Medical

Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

"Merchant Establishment" shall mean establishments wherever located which honour the Card.

"Offices" shall mean the premises or the portion of the premises at the Business address occupied by Insured for the Business or Profession and used solely as offices.

"Period of Insurance" means the period from Commencement of Insurance Cover to the end of the Insurance Cover as per Part I of the Schedule.

"PIN" shall mean specific personal identification number assigned to the Cardholder by the Bank named in Part I of the Schedule in connection with the Card.

"Policy" means insured's proposal, the schedule, Company's covering letter to the insured, insuring clauses, definitions, exclusions, conditions and other terms contained herein and any endorsement attaching to or forming part hereof, either at inception or during the period of insurance.

"Professional Sport" means a sport that would remunerate the sportsman in excess of 50% of his or her total annual income.

"Proposals" shall mean any signed proposal in form of letters and declarations, written statements and any information in addition hereto supplied to the Company by or on behalf of the Insured.

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“Public Authority” means any governmental, quasi-governmental organisation or any statutory body or duly authorised organisation with the power to enforce laws, exact obedience, command, determine or judge.

“Qualified Nurse” is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

“Rail Accident” means accident occurring on account of collision between trains or collision of trains against external objects, or derailment of train resulting in bodily injury.

“Reasonable Medical charges” - means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved .

“Residential Premises” means insured’s private residence, which is used or occupied mainly for domestic purposes by insured and/or insured’s family and/or insured’s domestic staff whether owned by insured or insured’s family or otherwise.

“Riot” refers to the violent disturbance of the public peace by three or more persons assembled for a common purpose.

“Road Accident” means an accident caused by or arising out of collision between two or more motor vehicles or collision of a motor vehicle against any external object, skidding of motor vehicle resulting in death or bodily injury, which would give rise to third Party claims. “Schedule” means the schedule, and any annexure to it, attached to and forming part of this Policy.

“Strike” refers to cessation of work or a temporary stoppage of normal and regular activity or work undertaken by some persons in support of the demands made on their employer, as for higher pay or improved conditions.

“Sum Insured” means and denotes the amount of cover available as stated in Part I of the Schedule or any revisions thereof based on claim settled, as stated in the scope of cover of the policy and, where appropriate, as more particularly described and limited per item insured in any annexure to the Schedule. This is the maximum compensation that the

Company will pay for each and every claim with respect to individual cover under the Policy.

“Surgeon” means an individual whose profession or occupation is to cure diseases or injuries of the body by manual operation.

“Surgical Operation” means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.



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“Terrorism/Terrorist activity“ means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.

“Valuables” means 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.

“Works of Art” means and includes all those items, which are listed under Part I of the Schedule and excludes easily breakable items like porcelain, pottery and the like.

“War” means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

In this Policy, all references made to the Insured in masculine gender will also include the feminine gender.

#### **General Conditions of the Policy**

1. Reasonable Precaution: The Insured shall take all reasonable precautions for the safety of the Insured / Insured’s property to prevent injury/ illness/ diseases / Damage.
2. The Insured shall maintain all records, registers and books of accounts reasonably required in an accurate manner.
3. All cover under this policy shall cease if any alteration to the Insured’s property / position be made whereby the risk of Damage or injury is increased unless and until such alteration shall be agreed by the Company in writing.
4. Claim Procedure & Requirements: Upon the happening to an event giving rise or which may give rise to a claim:
  - a) The Insured or his representative shall forthwith give notice to the Company with full particulars.

A claim in writing shall also be delivered by the Insured at his/her own expense to the Company with detailed particulars and proofs, explanation, statement of witnesses as may be required together with particulars of other insurance covering the same risk.

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b) In the event of a claim under this policy, all certificates, information, and evidences or otherwise required by the Company shall be furnished at the expenses of the Insured or his/her legal representative/ assignee and shall be in such form and of such nature as the Company may prescribe.

c) Immediate action must be taken to minimize loss and avoid interruption or interference with the Business or Profession and to prevent further damage or injury.

Every letter, claim, writ, summons, process information or any verbal notice of claim shall be forwarded to the Company by the Insured upon receipt. The Insured shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings.

#### **5. Claim control**

a) The Company shall have sole control of all claim procedures and settlements.

b) No admission offer, payment, or indemnity shall be made or given by or on behalf of Insured without Company's written consent.

c) The Company shall have full discretion in conduct of any proceedings and in settlement of any claim, and the Insured shall give all such assistance and information as the Company may require.

6. In the event of any claim being in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on behalf of Insured to obtain any benefit under this policy or if any loss or damage is occasioned by the wilful act or with the connivance on Insured, all benefits, under this Policy shall be forfeited.

7. No sum payable under this Policy shall carry any interest or penalty.

8. This Policy shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular by the Insured.

9. i.) On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company

a. A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property



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damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.

b. Particulars of all other insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this policy shall be payable unless the terms of this condition have been complied with.

ii.) In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

### **General Exclusions of the Policy**

The Company shall not be liable for:

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, nationalisation, civil commotion or loot or pillage in connection herewith.
2. Any damage arising from or in consequence of requisition by or under the order of any Public authority.
3. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation of or contention by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
4. Damage caused by wear and tear or depreciation.
5. Loss of interest, consequential loss, delay, loss of market.
6. Any Loss or damage arising out of Terrorism/terrorist activity is not covered under any sections of this comprehensive policy.

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### **General Conditions applicable to all Sections**

#### **Contribution**

- If at the time when any Claim arises under this Policy, there is any other insurance which covers (or would but for the existence of this Policy) and the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co-pay, in the same Claim (in whole or in part), then We shall not be liable to pay or contribute more than Our rateable proportion of any Claim.
- However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable

#### **Settlement/Rejection of Claim**

- The settlement of claims would be done by Us within 30 days after the receipt of last necessary documents, any rejections if done, would be provided with proper reasons by Us.

Penal interest provision shall be as per Regulation 9(6) of (Protection of Policyholders' Interests) Regulations, 2002.

### **Notices**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, to-

In Your case, at the last known address specified in the Schedule

In Our case:

ICICI Lombard General Insurance Company Limited

ICICI Lombard House

414, Veer Savarkar Marg

Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

### **Customer Service**

If at any time You require any clarification or assistance, You may contact any of Our offices at the address specified, during normal business hours.

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#### Grievances

In case you are aggrieved in any way, You should do the following:

1. Call Us at toll free number: 1800 2666 or email us at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)
2. If You are not satisfied with the resolution then You may subsequently write to the manager- service quality, corporate manager- service quality, national manager- operations & finally director-services and business development at the following address:  
ICICI Lombard General Insurance Company Limited  
ICICI Lombard House 414, Veer Savarkar Marg,  
Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025.
3. In case the Insured's complaint is not fully addressed by the Insurer, Insurer may use the Integrated Greivance Management System (IGMS) for escalating the complaint to IRDAI. Through IGMS, Insured can register the complaint online and track its status. For registration please visit IRDAI website [www.irdaindia.org](http://www.irdaindia.org). If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

The details of Insurance Ombudsman are available below:

Sr. no.	Name and office of Insurance Ombudsman	Territorial Area of Jurisdiction
1	<p><b>AHMEDABAD</b></p> <p>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">Email: bimalokpal.ahmedabad@ecoi.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
2	<p><b>BENGALURU</b></p> <p>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, 19/19, 24th Main Road,JP Nagar, 1st Phase, Bengaluru-560 078. Tel.:- 080-26652048 / 26652049 <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">Email:- bimalokpal.bengaluru@ecoi.co.in</a></p>	<p>Karnataka.</p>
3	<p><b>BHOPAL</b></p>	<p>States of Madhya Pradesh and Chattisgarh.</p>

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	<p>Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel Office, Near New Market, Bhopal – 462 033. Tel.: 0755 - 2769201 / 2769202 Fax:- 0755-2769203 <a href="mailto:bimalokpalbhopal@ecoi.in">Email:- bimalokpalbhopal@ecoi.in</a></p>	
4	<p><b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461 / 2596455 Fax:- 0674-2596429 <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">Email:- bimalokpal.bhubaneswar@ecoi.co.in</a></p>	State of Orissa.
5	<p><b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2<sup>nd</sup> Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861 / 2706468 Fax:- 0172-2708274 <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">Email:- bimalokpal.chandigarh@ecoi.co.in</a></p>	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
6	<p><b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333668 / 24335284 Fax:- 044-24333664 <a href="mailto:bimalokpal.chennai@ecoi.co.in">Email:- bimalokpal.chennai@ecoi.co.in</a></p>	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
7	<p><b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Fax:- 011-23230858 <a href="mailto:bimalokpal.delhi@ecoi.co.in">Email:- bimalokpal.delhi@ecoi.co.in</a></p>	State of Delhi
8	<b>ERNAKULAM</b>	

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	<p>Office of the Insurance Ombudsman, 2nd floor, Pulinat Building, Opp. Cochin Shipyards, M.G. Road, Ernakulam - 682 015. Tel.: - 0484-2358759/2359338 Fax: - 0484-2359336 <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">Email: - bimalokpal.ernakulam@ecoi.co.in</a></p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry</p>
9	<p><b>GUWAHATI</b> Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: - 0361- 2132204 / 2132205 Fax: - 0361-2732937 <a href="mailto:bimalokpal.guwahati@ecoi.co.in">Email: - bimalokpal.guwahati@ecoi.co.in</a></p>	<p>Assam, Meghalaya,  Manipur,  Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
10	<p><b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: - 040-65504123/23312122 Fax: - 040-23376599 <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">Email: - bimalokpal.hyderabad@ecoi.co.in</a></p>	<p>Andhra Pradesh, Telangana,  Yanam and  part of Territory of Pondicherry..</p>
11	<p><b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.: - 0141-2740363 <a href="mailto:bimalokpal.jaipur@ecoi.co.in">Email: - bimalokpal.jaipur@ecoi.co.in</a></p>	<p>State of Rajasthan.</p>
12	<p><b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel.: - 033-22124339 / 22124340 Fax: - 033-22124341 <a href="mailto:bimalokpal.kolkata@ecoi.co.in">Email: - bimalokpal.kolkata@ecoi.co.in</a></p>	<p>States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.</p>

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<p>13</p>	<p style="text-align: center;"><b>LUCKNOW</b></p> <p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2231330 / 2231331 Fax:- 0522-2231310. <a href="mailto:bimalokpal.lucknow@ecoi.co.in">Email:- bimalokpal.lucknow@ecoi.co.in</a></p>	<p>District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.</p>
<p>14</p>	<p style="text-align: center;"><b>MUMBAI</b></p> <p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax:- 022-26106052 <a href="mailto:bimalokpal.mumbai@ecoi.co.in">Email:- bimalokpal.mumbai@ecoi.co.in</a></p>	<p>States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>



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15	<p style="text-align: center;"><b>NOIDA</b></p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Gautam Budh Nagar, Noida</p> <p><a href="mailto:bimalokpal.noida@ecoi.co.in">Email:- bimalokpal.noida@ecoi.co.in</a></p>	<p>States of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
16	<p style="text-align: center;"><b>PATNA</b></p> <p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.</p> <p><a href="mailto:bimalokpal.patna@ecoi.co.in">Email:- bimalokpal.patna@ecoi.co.in</a></p>	<p>States of Bihar and Jharkhand.</p>
17	<p style="text-align: center;"><b>PUNE</b></p> <p>Office of the Insurance Ombudsman, Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -32341320</p> <p><a href="mailto:bimalokpal.pune@ecoi.co.in">Email:- bimalokpal.pune@ecoi.co.in</a></p>	<p>States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan</p>

The updated details of Insurance Ombudsman are also available on IRDA website: [www.irda.gov.in](http://www.irda.gov.in) on the website of Office of the Executive Council of Insurers: [www.cioins.co.in](http://www.cioins.co.in) website of the company [www.icicilombard.com](http://www.icicilombard.com) or from any of the offices of the Company.

**Note** - In case of renewal of the policy, policy benefit and terms & conditions of policy including premium may be subject to change.