



CREDIT CARD TRAVEL OVERSEAS INSURANCE

NAME OF CLASS	Travel Overseas Insurance Program
NAME OF INSURED	Dhanlaxmi Bank
TYPE OF CARD	Credit Card
POLICY PERIOD	2nd August 2018 to 1st August 2019
Insurer	Oriental Insurance Company

LIMIT OF LIABILITY (PER CARD)

Sr. No.	COVERS	GOLD	PLATINUM
1	Credit Shield – Payable on Accidental death and PTD	Upto INR 1,00,000	Upto INR 10,00,000
2	Purchase Protection upto 90 days from purchase	INR 1,00,000	INR 10,00,000
Air Travel related Insurance			
3	Air Accident Insurance (Death only)	INR 20,00,000	INR 35,00,000
4	Loss of Check-in baggage	-	Upto INR 25,000
5	Loss of Travel Documents	-	USD 500
6	Missing Flight due to Transshipment	-	USD 300
7	Delay in receipt of Checked Baggage (International)	-	USD 300 in excess of 12 hours
8	Delay in Flight (International)	-	USD 250 in excess of 12 hours

TERMS AND CONDITIONS GENERAL CONDITIONS:-

1. Gross Negligence is not covered
2. Any claim due to deliberate breach of law would not be payable
3. Insurance benefit would be available only to Active Card users.
4. For Air Travel Insurance, the Insurance benefit would be available only if the Air ticket is purchased using Dhanlaxmi Bank Credit card
5. Claim should be reported by card holder / Bank to Oriental within 30 days from the date of loss
6. Claim documents to be sent within 60 days from the date of intimation to Bank.

CREDIT SHIELD (FOR ACCIDENTAL DEATH AND PTD)

In the event of Accidental Death or Permanent Total Disability of the Insured Person during the Policy Period, the Company will make payment under this policy as detailed below:

- The Company will pay the balance outstanding amount in the manner agreed in the name of the insured Person in the books of the Bank / Financial Institution. Subject to the maximum Sum Insured specified in the Schedule. The claim will be directly paid to the Bank / Financial Institution to the extent of outstanding amount.

PURCHASE PROTECTION

Insurance company will cover items, that cardholder purchased using the Dhanlaxmi Bank credit card, from loss due burglary, theft or accidental damage for 90 days from the date of purchase.

WHAT WILL BE COVERED?

1. Cover against Standard Fire and Allied perils and Burglary in residential premises of the card holder as per the records of the Bank only
2. Cover valid for purchases on Bank credit cards only
3. Cover is valid for 60 days from the date of purchase.
4. Cover for the items in residential address of the card holder as per records of the policy holder only
5. Available for the period of 90 days on purchase of tangible goods on card against damage or loss
6. Geographical Limit : India

EXCLUSIONS:

1. Jewellery, perishable items are not covered.
2. Earthquake, Terrorism is not covered.
3. Mysterious disappearance is not covered.

PERSONAL AIR ACCIDENT (ONLY DEATH COVER):

1. 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 using Dhanlaxmi Bank Credit card.

2. In the event of accidental death, the claim would be payable only if the same is reported to the call centre within in 90 days from the date of accidental death.

LOSS OF CHECKED BAGGAGE

1. Compensation upto Sum Insured will be paid in the event of the Insured suffering a total loss of the Baggage while on a Journey that has been checked by an International Airline for an International flight.
2. In the event of loss of property whilst in the custody of an International airline, a Property Irregularity Report (PIR) must be obtained from the International airline immediately upon discovering the loss.
3. Geographical Limit : Worldwide
4. Only International flights covered. No partial loss or damage shall be compensated by the company. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion, No claim will be paid for valuable items as defined. Such items should at all times be carried by the Insured Person and not packed as part of checked baggage.
5. Valuables are not covered, "Valuables" shall mean photographic, audio, video, computer, telecommunications and electrical equipments, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and metals. No compensation certificate to be provided at the time of claim.

LOSS OF TRAVEL DOCUMENTS

1. In case of loss of passport or Travel documents, actual expenses incurred by the card holder to be covered for obtaining duplicate passport/personal documents in the course of his/her air travel in the event of a loss.

MISSING OF CONNECTING INTERNATIONAL FLIGHT

1. In the event the card member misses or fails to take a connecting International flight of an International Airline due to the delay in arrival of another domestic / International flight. In which the card member is travelling provided that the delay is beyond 6 hours of the schedule arrival time. This shall be subject to following conditions :
 - ✓ The Insured has actually boarded the first domestic/international flight.
 - ✓ Connecting international flight's Schedule departure timing is at least 6 hours after arrival of the first domestic/international flight.
2. At the time of Claim,
 - ✓ Proof of delay if flight is delayed by more than 12 hours
 - ✓ Proof of missing the connecting flight or the connecting flight being at the gap of less than 12 hours from the time of arrival of the first flight must be provided by obtaining the Certificate(s) from the concerned authorities.

DELAY OF CHECKED IN BAGGAGE

1. Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight.
2. Geographical Limit – Worldwide
3. A non-delivery certificate must be obtained immediately from the International airline which must be submitted to the Company in the event of a claim hereunder.
4. No compensation certificate to be provided at the time of claim.
5. Original Bills/Invoices reflecting the purchase of items to be provided at the time of claim.

DELAY IN FLIGHT

1. In the event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time.

CLAIM PROCEDURE FOR CREDIT CARD TRAVEL INSURANCE

DETAILS REQUIRED FOR CLAIM INTIMATION

1. Card Number
2. Name of the Cardholder
3. Type of card variant
4. Claim amount
5. Date of Incident
6. Date and time intimation to Bank

CHECKLIST OF DOCUMENTS

FOR AIR ACCIDENTAL CLAIM

1. Original Claim form duly filled and signed.
2. Destroyed card copy (if not available, DBL declaration needs to be provided)
3. Assignee Verification form with photo and signature attested.
4. Original Death Certificate

5. Air Ticket & Account statement highlighting the transaction for Air ticket purchase.
6. Certificate from the Airline authority, in case of Air accident.

FOR PURCHASE PROTECTION CLAIM

1. Original Claim form duly filled and signed.
2. Declaration of loss due to burglary
3. Credit Card copy (if not available, DBL declaration needs to be provided)
4. Proof of purchase (Original Bills)
5. Bank statement highlighting the purchase was made through DBL Credit Cards.