

## Comprehensive Insurance Cover

### Coverage for ICICI Bank Rubyx Cardholders:

Coverage	Sum Insured
Personal Accident due to Air (Death only)	₹ 1,00,00,000
Credit Shield	₹ 50,000
Baggage Insurance	₹ 25,000
Loss of Passport and travel related documents	₹ 35,000
Loss of Checked in Baggage	₹ 84,000
Delay of Checked in Baggage	₹ 21,000
Missing of Connecting International Flight During Transit	₹ 21,000
Plane Hijacking	₹ 75,000
Delay in Flight	₹ 17,500
Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection).	₹ 50,000

### Coverage for ICICI Bank Sapphiro, Emerald & Diamant Cardholders:

Coverage	Sum Insured
Personal Accident due to Air (Death only)	₹ 3,00,00,000
Credit Shield	₹ 100,000
Baggage Insurance	₹ 25,000
Loss of Passport and travel related documents	₹ 35,000
Loss of Checked in Baggage	₹ 84,000
Delay of Checked in Baggage	₹ 21,000
Missing of Connecting International Flight During Transit	₹ 21,000
Plane Hijacking	₹ 75,000
Delay in Flight	₹ 17,500
Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection).	₹ 50,000
Medical Expenses for Bodily injury caused by and arising out of Rail/Road accident.	₹ 50,000
Purchase Protection	₹ 140,000

### **General Conditions:**

- The insurance cover is valid only up to the mentioned number of cards. Only Primary card holders are covered.
- 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

The above coverage is provided by ICICI Lombard General Insurance Company Limited under group policies issued to ICICI bank for its cardholders.

### **Claim Process:**

- 1) Customer will Lodge a claim through :
  - a) Call Centre
  - b) E- Mail( I Health Care)- [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)
- 2) Claim No. will be generated, and CRM will send a letter of requirement to process the claim to the claimant.
- 3) ICICI LOMBARD will confirm from ICICI bank on the eligibility of the claims ( card and purchase details )
- 4) Customer will share all the documents.
- 5) If there will be a further requirement of documents or details our claims team will be in touch with customer.
- 6) ICICI Lombard will take further 14 days to process the claim (Including Payment), once all the document will be received.

Please find the necessary details claimant required to provide at the time of claim intimation through E-mail:

- 1) Policy number
- 2) Insured Name
- 3) DOL( Date of loss)
- 4) NOL (with description of accident with dates)( Nature of loss)
- 5) Nominee Address with pin code
- 6) Email ID and Mobile number

### **Claim Intimation Clause:**

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

### Coverage for Rubyx, LTN Rubyx, Secured Rubyx

Coverage	Sum Insured
<b>Common Carrier AIR Travel Accident</b> > Coverage against Accidental Death, Dismemberment (including Loss of sight, speech & hearing) as a result of Injury while travelling on a Common Carrier (flight) during a Trip. Both International and Domestic trips are covered	₹ 1,00,00,000
<b>Accidental Death</b> > We will pay the Sum Insured if Injury to You results in loss of life. The loss must occur within 365 Days from the date of the Accident which caused Injury	₹ 50,000
<b>Trip effects - Deductible INR 2500 *</b> >Coverage 3gainst the loss, theft or accidental damage to your personal luggage, personal effects and the loss, theft or accidental damage to your personal luggage, personal effects and personal papers;	₹ 25,000
<b>Loss of Personal Documents *</b> >Coverage 3gainst the cost of obtaining replacement of Your Passport, Travel tickets, visa, if any which have been lost due to Robbery, Burglary, Theft or Natural Disasters	USD 500
<b>Common Carrier Lost/Damaged Baggage *</b> > Reimbursement for the cost of replacement of the baggage and its contents which is in the care and custody, of a Common Carrier and is lost due to theft or misdirection or is damaged by a Common Carrier	USD 1,200
<b>Common Carrier baggage delay - 12 hrs deductible *</b> >If the Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket	USD 300
<b>Missed Connection *</b> >The missed flight should be due to delay / cancellation of the flight immediately prior to the missed flight & time gap between the Scheduled arrival of the previous flight & the Scheduled departure of the missed flight is more than 3 hrs.	USD 300
<b>Hijack Daily Allowance - 12 hrs deductible *</b>	USD 1000 per day
<b>Trip Delay - 12 hrs deductible *</b> > Coverage if the Insured Person' Trip is delayed due to: Inclement Weather, Equipment Failure, Unforeseen Strike and Operational Reason	USD 250
<b>Fraudulent Charges - Card lost (2 days pre reporting and 7 days post reporting)</b>	₹ 50,000

> For Card Lost: Coverage for Unauthorized charges in case the Card is Stolen

\*Applicable for international travel only and not for domestic travel and only when the tickets are purchased through the ICICI Bank Rubyx Credit Cards.

### Coverage for Sapphiro, LTN Sapphiro, NRI Sapphiro, Emerald, Diamant

Coverage	Sum Insured
<b>Common Carrier AIR Travel Accident</b> > Coverage against Accidental Death, Dismemberment (including Loss of sight, speech & hearing) as a result of Injury while travelling on a Common Carrier (flight) during a Trip. Both International and Domestic trips are covered	₹ 3,00,00,000
<b>Accidental Death</b> > We will pay the Sum Insured if Injury to You results in loss of life. The loss must occur within 365 Days from the date of the Accident which caused Injury	₹ 100,000
<b>Trip effects - Deductible INR 2500 *</b> >Coverage against the loss, theft or accidental damage to your personal luggage, personal effects and the loss, theft or accidental damage to your personal luggage, personal effects and personal papers;	₹ 25,000
<b>Loss of Personal Documents *</b> >Coverage against the cost of obtaining replacement of Your Passport, Travel tickets, visa, if any which have been lost due to Robbery, Burglary, Theft or Natural Disasters	USD 500
<b>Common Carrier Lost/Damaged Baggage *</b> > Reimbursement for the cost of replacement of the baggage and its contents which is in the care and custody, of a Common Carrier and is lost due to theft or misdirection or is damaged by a Common Carrier	USD 1,200
<b>Common Carrier baggage delay - 12 hrs deductible *</b> >If the Checked Baggage is delayed or misdirected by a Common Carrier from the time You arrive at the destination stated on Your ticket	USD 300
<b>Missed Connection *</b> >The missed flight should be due to delay / cancellation of the flight immediately prior to the missed flight & time gap between the Scheduled arrival of the previous flight & the Scheduled departure of the missed flight is more than 3 hrs.	USD 300
<b>Hijack Daily Allowance - 12 hrs deductible *</b>	USD 1000 per day
<b>Trip Delay - 12 hrs deductible *</b> > Coverage if the Insured Person' Trip is delayed due to: Inclement Weather, Equipment Failure, Unforeseen Strike and Operational Reason	USD 250

<b>Fraudulent Charges - Card lost (2 days pre reporting and 7 days post reporting)</b> > For Card Lost: Coverage for Unauthorized charges in case the Card is Stolen	₹ 50,000
<b>In-hospital indemnity accident only</b> >Reimbursement for injury caused due to an accident for in-patient hospitalization	₹ 25,000
<b>Purchase Protection</b> >We will cover items that you purchase with your payment card or otherwise from loss due to burglary, theft or accidental damage for number of days as specified in the Schedule from the date of purchase.	₹ 140,000

\*Applicable for international travel only and not for domestic travel and only when the tickets are purchased through the ICICI Bank Credit Cards. USD = Rs. 70 (INR)