

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	CREDIT CARD INSURANCE POLICY	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0053V01200203	
3	Structure	Indemnity basis - Territory and Jurisdiction - Within India	
4	Interests Insured	Credit Card Insurance is issued to Banks	
5	Sum Insured	Insurers' total Limit of Liability hereunder during the said policy Period is limited to the amount stated in the Schedule, which Limit of Liability shall be inclusive of all legal fees, court costs and legal expenses incurred, and in the event of the payment of any loss under this policy, the amount of such payment shall be deducted from the Limit of Liability stated in the Schedule unless cover has been reinstated by endorsement issued by the Insurers and upon payment of an additional premium and compliance with all other conditions of this Policy	
6	Policy Coverage	<ul style="list-style-type: none"> • COUNTERFEIT PLASTIC CARD COVERAGE - Debits established against the Insured resulting only from the use of counterfeit Plastic Cards purporting to have been issued by the Insured and the subsequent use of such Plastic Cards by any unauthorised person - • LOST OR STOLEN PLASTIC CARD COVERAGE - Debits established against the Insured resulting only from the use of any lost or stolen Plastic Cards or, the contents thereof issued by the Insured and the subsequent use of such Plastic Cards or the contents thereof by any unauthorised person; • EMPLOYEE DISHONESTY COVERAGE - Loss of money, securities, and other properties which the Insured shall sustain resulting directly from one or more fraudulent or dishonest acts committed by an Employee, acting alone or in collusion with others in respect of Plastic Card operations only. • MERCHANT FRAUD COVERAGE Loss which the Insured shall sustain through forgery or alteration of, or in any written instrument required in conjunction with any Plastic Card issued by the Insured to any person • COURT COSTS AND LEGAL EXPENSES COVERAGE Reasonable legal fees, court costs and legal expenses incurred and paid by the Insured in defending any suit or legal proceeding brought against the Insured 	
7	Add-on cover	Nil	
8	Loss Participation	Deductible as stated in the Policy Schedule	
9	Exclusions	<p>Loss resulting from the use of a Plastic Card to obtain currency, coins, bank notes, cheques, travellers cheques, money orders, drafts or any similar written promise, order or direction to pay a sum certain in money or purchase or lease of goods or services except when obtained from the Insured or from any financial institution acting upon authorisation received from the Insured or from a Plastic Card Association or clearing house representing the Insured. Any legal liability of whatsoever nature.</p> <p>Loss which the Insured may legally charge back to, and obtain reimbursement from:- its cardholder, any person, firm or corporation agreeing to honour Plastic Cards of the Insured, or any other financial institution, Plastic Card association or clearing house representing the Insured.</p> <p>Loss resulting from any Plastic Card issued to a person without application to the Insured by such person, other than the replacement of a Plastic Card previously issued by the Insured.</p>	

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



		Loss of interest or that part of any loss due to a discount by any person, firm, or corporation agreeing to honour Plastic Cards to the Insured. Loss resulting from the issue of any Plastic Card to guarantee the cashing of any cheque or draft.	
10	Special conditions and warranties (if any)	It shall be the duty of the Insured to defend any suit or legal proceeding against the Insured, irrespective of whether any coverage is or may be afforded under this Policy. However, Insurers shall have the right but not the duty, to associate, at their own expense, with the Insured, in the investigation, defense, and settlement of any suit or legal proceeding to which this Insuring Agreement may apply. There shall be no duty on the part of the Insurer to reimburse the Insured for any such legal fees, court costs, and legal expenses prior to the final disposition of any such suit or legal proceeding. The liability of Insurers under this Policy for such legal fees, court costs and legal expenses shall be part of and not in addition to the Limit of Liability of this Policy.	
11	Admissibility of Claim	As a condition precedent to their rights and to be indemnified under this Policy, the Insured shall, as soon as possible and in any event within thirty days after discovery by the Insured of any loss or presumption of loss hereunder which may give rise to a claim for loss, give written notice thereof to the Insurers. The Insured shall also, within six months after such discovery, furnish to the Insurers affirmative proof of loss together with full particulars. Payment of any loss or losses under this Policy shall be made by the Insurers on a quarterly basis subject to the receipt by the Insurers of the relevant bordereaux within forty-five days of each quarter, and all claims shall be settled in the currency of the Limit of Liability as expressed in the Schedule.	
12	Policy Servicing - Claim Intimation and Processing	For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customercare@cholams.murugappa.com . Claim intimations be sent to notifyclaim@cholams.murugappa.com Documents required for Claim processing: Claim form, Detailed note on the event leading to the loss, Any Legal notice / summon received from the aggrieved party, Defence initiated from your end, if so what are the grounds, KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc., What are the preventive measures initiated to avoid recurrence, Any other Document Turn Around Time for claims settlement is 7 Days from receipt of Award / Last Document	
13	Grievance Redressal and Policyholders Protection	GRIEVANCES If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: 1. Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: In case of any grievance the insured person may contact the company through Website: www.cholainsurance.com Toll free: 1800 208 9100 E-Mail: customercare@cholams.murugappa.com Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001. Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of	

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



		<p>the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.com</p> <p>For details of grievance officer, kindly refer the link www.cholainsurance.com</p> <p>If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management system https://bimabharosa.irdai.gov.in/</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. Insurance Ombudsman</p> <p>You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.cioins.co.in/ombudsman, or on company website www.cholainsurance.com.</p>	
14	Obligations of Policyholder	<p>The Insured shall:-</p> <p>(a) at his own expense take all reasonable precautions to prevent loss at all times and adhere to and maintain all security systems outlined in the proposal form.</p> <p>(b) keep records of all transactions in such manner that the Insurer can accurately determine therefrom the amount of any individual loss.</p>	
Declaration by the Policyholder:			
I have read the above and confirm having noted the details			
	Place:		
	Date:		Signature of the Policyholder:

Note:

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.