

SMART PERSONAL PROTECTION POLICY

Prospectus

INTRODUCTION

Smart Personal Protection Policy has been designed to take care of the requirements of customers who want an insurance protection for their Credit Card/ Debit Card/ ATM Card/ Digital Wallet, mobile phones, gadgets etc. The product also offers personal accident, travel insurance, expense protection and other covers.

The product can be purchased by individual customers for their personal/ family requirements. It can also be purchased by/ made available by Banks/ Financial Institutions/ NBFCs/ Digital Wallet Issuers/ Entities who wish to offer these covers to their customers/ employees/ group members.

The customer may opt for any one or more of the Benefits under one or more Sections. The policy can also be customised as per the requirements of the group.

The coverages available under this policy are listed in the below table.

Section	Benefits	
Section 1: Fraud Protection	Benefit 1: Card Fraud Protection	Benefit 1 (a): Lost Card Liability
		Benefit 1 (b): Card Liability due to unauthorized usage
		Benefit 1 (c): Online Fraud
		Benefit 1 (d): Misuse of Card
	Benefit 2: Forgery or Counterfeit Cheque Cover	
Section 2: Wallet Protection	Benefit 1: Physical Wallet Protection	
	Benefit 2: Valuable Documents Cover	
	Benefit 3: Digital Wallet Protection	Benefit 3 (a): Liability under Digital Wallet/Card due to unauthorized usage
		Benefit 3 (b): Liability under Digital Wallet/Card due to fraudulent internet-based transactions
		Benefit 3 (c): Misuse of Digital Wallet/Card
		Benefit (d): Liability under Digital Wallet/Card due to Loss of Device
	Benefit 4: Key Protection	Benefit 4 (a): Key Replacement
		Benefit 4 (b): Break in Protection
Benefit 4 (c): Rental Car Reimbursement		
Section 3: Mobile Phone Protection	Benefit 1: Mobile Damage Protection	
	Benefit 2: Accidental Screen Damage Cover	
	Benefit 3: Liquid Damage Cover	
	Benefit 4: Theft, Burglary and Robbery Cover	
Section 4: Gadget Protection	Benefit 1: Accidental Damage Protection	
	Benefit 2: Accidental Screen Damage Cover	
	Benefit 3: Liquid Damage Cover	
	Benefit 4: Theft, Burglary and Robbery Cover	
	Benefit 5: Breakdown Protection	
Section 5: ATM Protection	Benefit 1: ATM Protection	Benefit 1 (a): ATM Robbery Protection
		Benefit 1 (b): ATM Assault
		Benefit 1 (c): Transaction under Duress
	Benefit 2: Cash in Transit Protection	

Section 6: Expenses Protection	Benefit 1: Purchase Protection
	Benefit 2: E-Commerce Purchase Protection
	Benefit 3: Price Protection
	Benefit 4: Ticket Protection
Section 7	Credit Protection
Section 8	Personal Liability Protection
Section 9	Golfer's Hole-In-One
Section 10: Travel Insurance	Benefit 1: Baggage Insurance
	Benefit 2: Loss of Checked in Baggage
	Benefit 3: Delay of Checked in Baggage
	Benefit 4: Missed Flight Connection
	Benefit 5: Compassionate Visit
	Benefit 6: Hijacking
	Benefit 7: Flight Delay
	Benefit 8: Trip Cancellation and Interruption
	Benefit 9: Carrier Cancellation
	Benefit 10: Trip Liability Cover
Section 11: Personal Accident Cover	Benefit 1: Accidental Death (AD)
	Benefit 2: Permanent Total Disablement (PTD)
	Benefit 3: Permanent Partial Disablement (PPD)
	Benefit 4: Temporary Total Disablement (TTD)
	Benefit 5: Common Carrier - Accidental Death (AD)
	Benefit 6: Common Carrier - Permanent Total Disablement (PTD)
	Benefit 7: Adventure Sports - Accident Cover
Section 12	Collision Damage Waiver
Section 13	Misfuelling
Section 14	Baggage Cover
Section 15 Value Added Services	Benefit 1: 24/7 Card Blocking Service
	Benefit 2: Assistance Service for Mobile Phone
	Benefit 3: Emergency Hotel Assistance - India and abroad
	Benefit 4: Emergency Travel Assistance - India and abroad
	Benefit 5: Emergency Cash Assistance
	Benefit 6: Road Side Assistance
	Benefit 7: Valuable Documents Assistance

EXCLUSIONS

Some of the general exclusions (applicable to all sections) under the Policy are listed below:

1. The Deductible, as stated in the Schedule, to be borne by Insured for each and every claim.
2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. The Insured's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.
4. Liability more specifically insured elsewhere.
5. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
6. Earthquake, flood, storm, cyclone or other convulsions of nature of atmospheric disturbances.
7. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting therefrom.

8. Loss, destruction or damage caused to the insured property by pollution or contamination excluding:
 - I. pollution or contamination which itself results from a peril hereby insured against.
 - II. any peril hereby insured against which itself results from pollution or contamination
9. Loss or damage and/or liability caused by or arising out of the wilful act or wilful neglect or gross negligence of the Insured or his responsible representatives.
10. Costs, fees or expenses for preparing any claim.

For complete list of exclusions including section-wise exclusions, refer the policy wordings

CANCELLATION CLAUSE

The Insured / Insured Beneficiary/ Group Administrator/ Master Policyholder can cancel the policy at any time during the term, without assigning any reason, by giving notice in writing to the Company.

The Company shall-

- Refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
- Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured / Insured Beneficiary/ Group Administrator/ Master Policyholder.

Claims Process

Upon happening of any event which may give raise to claim, Insured Person shall contact us or provide written intimation within the time limit as specified under the different section of benefits under the policy, of Insured Person's discovery of the loss to make a claim and obtain the proper forms and instructions.

OBLIGATION OF INSURED

- To disclose all information correctly sought by the insurer at time of filling the proposal form
- In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately
- Non-disclosure of material information may affect the claim settlement.
- Disclosure of other material information during the policy period.

Material Information for the purpose of this policy shall mean all the necessary and relevant information sought by the company in the proposal form and other connected documents to be read in conjunction with Policy Schedule and Policy Wordings.

GRIEVANCE

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e-mail at care@zurichkotak.com.

In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com / chiefgrievanceofficer@zurichkotak.com

However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: <https://bimabharosa.irdai.gov.in>.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available at Annexure I of Policy wordings.

The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com

The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: www.cioins.co.in/Ombudsman

NOTE:

For detailed Coverage, Exclusions, Conditions etc., it is recommended to go through the Specimen copy of the Policy Wording which can be collected from any of our branch or downloaded from company website.

**STATUTORY WARNING - PROHIBITION OF REBATES
(Under Section 41 of Insurance Act 1938)**

- 1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.