

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number																										
1	Product Name	Smart Personal Protection Policy																											
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0011V02202324																											
3	Structure	<ul style="list-style-type: none"> State basis of Sum/Limit Insured Indemnity 	Policy Wordings – Preamble																										
4	Interests Insured	<p>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</p> <p>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.</p>																											
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Section</th> <th style="width: 55%;">Cover</th> <th style="width: 30%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td rowspan="5" style="text-align: center; vertical-align: middle;">Section 1: Fraud Protection</td> <td rowspan="4" style="text-align: center; vertical-align: middle;">Benefit 1: Card Fraud Protection</td> <td>Benefit 1 (a): Lost Card Liability</td> <td></td> </tr> <tr> <td>Benefit 1 (b): Card Liability due to unauthorized usage</td> <td></td> </tr> <tr> <td>Benefit 1 (c): Online Fraud</td> <td></td> </tr> <tr> <td>Benefit 1 (d): Misuse of Card</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center;">Benefit 2: Forgery or Counterfeit Cheque Cover</td> <td></td> </tr> <tr> <td rowspan="3" style="text-align: center; vertical-align: middle;">Section 2: Wallet Protection</td> <td colspan="2" style="text-align: center;">Benefit 1: Physical Wallet Protection</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: center;">Benefit 2: Valuable Documents Cover</td> <td></td> </tr> <tr> <td style="text-align: center; vertical-align: middle;">Benefit 3: Digital</td> <td>Benefit 3 (a): Liability under Digital Wallet/Card due to unauthorized usage</td> <td></td> </tr> </tbody> </table>	Section	Cover	Sum Insured	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	Benefit 3 (a): Liability under Digital Wallet/Card due to unauthorized usage		
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				Benefit 3 (c): Misuse of Digital Wallet/Card		
				Benefit 3 (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 (Can be opted only if relevant covers from Section 1 to Section 14 is/are opted)	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		
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		<p>Benefit (d): Liability under Digital Wallet/Card due to Loss of Device</p> <p>Benefit 4: Key Protection</p> <p>Benefit 4 (a): Key Replacement</p> <p>Benefit 4 (b): Break in Protection</p> <p>Benefit 4 (c): Rental Car Reimbursement</p> <p>Section 3: Mobile Phone Protection</p> <p>Benefit 1: Mobile Damage Protection</p> <p>Benefit 2: Accidental Screen Damage Cover</p> <p>Benefit 3: Liquid Damage Cover</p> <p>Benefit 4: Theft, Burglary and Robbery Cover</p> <p>Section 4: Gadget Protection</p> <p>Benefit 1: Accidental Damage Protection</p> <p>Benefit 2: Accidental Screen Damage Cover</p> <p>Benefit 3: Liquid Damage Cover</p> <p>Benefit 4: Theft, Burglary and Robbery Cover</p> <p>Benefit 5: Breakdown Protection</p> <p>Section 5: ATM Protection</p> <p>Benefit 1: ATM Protection</p> <p>Benefit 1 (a): ATM Robbery Protection</p> <p>Benefit 1 (b): ATM Assault</p> <p>Benefit 1 (c): Transaction under Duress</p> <p>Benefit 2: Cash in Transit Protection</p> <p>Section 6: Expenses Protection</p> <p>Benefit 1: Purchase Protection</p> <p>Benefit 2: E-Commerce Purchase Protection</p> <p>Benefit 3: Price Protection</p> <p>Benefit 4: Ticket Protection</p> <p>Section 7: Credit Protection</p> <p>Section 8: Personal Liability Protection</p> <p>Section 9: Golfer's Hole-In-One</p> <p>Section 10: Travel Insurance</p> <p>Benefit 1: Baggage Insurance</p> <p>Benefit 2: Loss of Checked in Baggage</p> <p>Benefit 3: Delay of Checked in Baggage</p> <p>Benefit 4: Missed Flight Connection</p> <p>Benefit 5: Compassionate Visit</p> <p>Benefit 6: Hijacking</p> <p>Benefit 7: Flight Delay</p> <p>Benefit 8: Trip Cancellation and Interruption</p> <p>Benefit 9: Carrier Cancellation</p> <p>Benefit 10: Trip Liability Cover</p> <p>Section 11: Personal Accident Cover</p> <p>Benefit 1: Accidental Death (AD)</p>	
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7	Add-on Cover	NA	Add on Wordings
8	Loss Participation	Excess: As per Policy Schedule/Wording	
9	Exclusions	<p>Some of the general exclusions (applicable to all sections) under the Policy are listed below:</p> <ol style="list-style-type: none"> 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. 	Prospectus

		<p>8. Loss, destruction or damage caused to the insured property by pollution or contamination excluding;</p> <p style="margin-left: 40px;">I. pollution or contamination which itself results from a peril hereby insured against.</p> <p style="margin-left: 40px;">II. any peril hereby insured against which itself results from pollution or contamination</p> <p>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.</p> <p>10. Costs, fees or expenses for preparing any claim.</p> <p>For complete list of exclusions including section-wise exclusions, refer the policy wordings</p>											
10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"> • As per policy schedule/ wordings <p>Explain obligations of the Policyholder</p> <p>Material information to be disclosed to the Company includes every matter that You are aware of or could reasonably be expected to know that relates to questions in the Proposal Form and which is relevant to the Company in order to accept the risk and the terms of acceptance of the risk.</p>	Policy Wordings – Part 5: General Terms and Conditions Applicable to All Sections										
11	Admissibility of Claim	<p>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.</p> <ul style="list-style-type: none"> • Sample claim calculation process <p>Enterprise ABC has Smart Personal Protection Policy and suffered a loss due to any of the insured peril. The claim amount for this will be calculated as below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Details</th> <th style="text-align: left;">Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>Gross Loss</td> <td>50,000</td> </tr> <tr> <td>Assessed Loss</td> <td>5,000</td> </tr> <tr> <td>Less: Excess</td> <td>0</td> </tr> <tr> <td>Total Claim payable</td> <td>5,000</td> </tr> </tbody> </table> <p><i>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</i></p>	Details	Amount (INR)	Gross Loss	50,000	Assessed Loss	5,000	Less: Excess	0	Total Claim payable	5,000	Policy Wordings – Part 5: General Terms and Conditions Applicable to All Sections
Details	Amount (INR)												
Gross Loss	50,000												
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Total Claim payable	5,000												
12	Policy Servicing – Claim	<ul style="list-style-type: none"> • Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM) • Website / Email: www.zurichkotak.com/ care@zurichkotak.com • Details of designated company officials to be contacted in time of claim: care@zurichkotak.com 											

	Intimation and Processing	<p>Details of procedure to be followed for reimbursement of claim</p> <p>All claims under this Policy shall be payable in Indian Currency. Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document. On payment of a claim by the Company, the Sum Insured under the policy shall stand reduced by the amount of claim paid.</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="475 470 1158 808"> <tr> <td>Appointment of surveyor</td> <td>Within 24 hours of reporting of claim</td> </tr> <tr> <td>Submission of final survey report</td> <td>Within 15 days of allocation</td> </tr> <tr> <td>Settlement of claims</td> <td>Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*</td> </tr> </table> <p>* <i>This timeline will apply where surveyors are appointed</i></p> <p>Escalation Matrix when TAT is not satisfied</p> <table border="1" data-bbox="435 931 1240 1205"> <tr> <td rowspan="3">Level 1</td> <td>East and North: CommercialclaimsNorth&East@zurichkotak.com</td> </tr> <tr> <td>West: CommercialclaimsWest@zurichkotak.com</td> </tr> <tr> <td>South: CommercialclaimsSouth@zurichkotak.com</td> </tr> <tr> <td>Level 2</td> <td>CommercialclaimsHO@zurichkotak.com</td> </tr> </table>	Appointment of surveyor	Within 24 hours of reporting of claim	Submission of final survey report	Within 15 days of allocation	Settlement of claims	Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*	Level 1	East and North: CommercialclaimsNorth&East@zurichkotak.com	West: CommercialclaimsWest@zurichkotak.com	South: CommercialclaimsSouth@zurichkotak.com	Level 2	CommercialclaimsHO@zurichkotak.com	Policy Wordings – PART 4: Claim Procedure
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	South: CommercialclaimsSouth@zurichkotak.com														
Level 2	CommercialclaimsHO@zurichkotak.com														
13	Grievance Redressal and Policyholders protection	<p>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.</p> <p>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 or chiefgrievanceofficer@zurichkotak.com</p> <p>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.</p> <p>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.</p>	Policy Wording – Grievances												

		<p>The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com</p> <p>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: www.cioins.co.in/Ombudsman</p>	
14	Obligations of the Policyholder/	<ul style="list-style-type: none"> • 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. <p>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.</p>	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.