

DCB TravelSmart Card - Group Travel Insurance

Detailed Terms and Conditions related to Group Travel Insurance Policy (this policy is provided with DCB TravelSmart Card):

DCB Bank Ltd., has a business tie up with HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016) CIN: U66030MH2007PLC177117, as the insurance provider for the group travel insurance policy applicable to customers of DCB TravelSmart Card.

SECTION 1

GENERAL CONDITIONS

1) This Policy shall be governed by the laws of India and, except as otherwise provided in Section 4(8) of this Policy, the Indian courts alone shall have jurisdiction in any dispute arising hereunder.

2) This Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure by any or on behalf of the TravelSmart Cardholder "Insured Person" (hereafter to be termed as "Cardholder") of any material particular.

3) Cardholders shall take all reasonable precautions to prevent accidents and to avoid sickness and shall comply with all statutory requirements, as a condition precedent to DCB Bank's liability hereunder.

4) Where the Cardholder is required in Terms of this Policy to perform any act or comply with any obligation timely performance or compliance shall be a condition precedent to DCB Bank's liability hereunder.

5) Insurance in respect of a Cardholder will begin under this Policy on the first day of the insured journey (except the trip cancellation and frequent flyer cancellation sections) after the date all of the following are true:

- a) This Policy is in force;
- b) The Cardholder is eligible to be insured;

6) DCB Bank may cancel this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, non-cooperation by cardholder, cardholder or anyone acting on behalf of, or behalf of cardholder. Such cancellation of the policy will be from inception date on the records of HDFC ERGO General Insurance Company Limited.

7) FRAUD WARNING: ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD DCB BANK OR OTHER PERSON, FILES A PROPOSAL FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT WHICH WILL RENDER THE POLICY VOIDABLE AT DCB BANK'S SOLE DISCRETION AND RESULT IN A DENIAL OF INSURANCE BENEFITS IF A CLAIM IS IN ANY RESPECT FRAUDULENT, OR IF ANY FRAUDULENT OR FALSE PLAN, SPECIFICATION, ESTIMATE, DEED, BOOK, ACCOUNT ENTRY, VOUCHER, INVOICE OR OTHER DOCUMENT, PROOF OR EXPLANATION IS PRODUCED, OR IF ANY FRAUDULENT MEANS OR DEVICES ARE USED BY THE

CARDHOLDER, BENEFICIARY, CLAIMANT OR BY ANYONE ACTING ON THEIR BEHALF TO OBTAIN ANY BENEFIT UNDER THIS POLICY, OR IF ANY FALSE STATUTORY DECLARATION IS MADE OR USED IN SUPPORT THEREOF, OR IF LOSS IS OCCASIONED BY OR THROUGH THE PROCUREMENT OR WITH THE KNOWLEDGE OR CONNIVANCE OF THE CARDHOLDER, BENEFICIARY, CLAIMANT OR OTHER PERSON, THEN ALL BENEFITS UNDER THIS POLICY ARE FORFEITED.

Valuation and Foreign Currency: All premiums, benefit amounts, loss, and other amounts under this Policy are expressed and payable in Indian currency. If judgment is rendered, settlement is denominated or any benefit, sum insured or element of loss is stated in a currency other than Indian Rupees, then payment under this Policy shall be made in Indian Rupees at the rate of exchange published by the Reserve Bank of India on the date the final judgment is entered, the amount of settlement is agreed upon or any benefit, sum insured or element of loss is due, respectively.

SECTION 2

LOSS OF BAGGAGE & PERSONAL DOCUMENTS

If, during the period of insurance, the baggage, personal documents and/or personal effects owned by or in the custody of a Cardholder are damaged or lost, then the HDFC ERGO will reimburse the Cardholder the cost of replacement of the articles for any amount up to the total sum insured stated in the schedule. The deductible, if applicable, shall be deducted from the compensation payable.

Specific Conditions

- 1) Any valid claim involving a motor vehicle, and at all-time subject to specific exclusion (5), will be limited to a maximum of fifty percent (50%) of the sum insured stated in the schedule.
- 2) All claims will be subject to HDFC ERGO at its own discretion assessing the value of the claim based on the age and estimated wear and tear of the article that forms the basis of the claim.
- 3) If applicable and if payment has been made under the baggage delay section, any amounts paid would be deducted from payment of a claim under this section of the Policy.
- 4) If at the time when any claim is made under this Policy, insured has two or more policies from one or more insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Cardholder shall have the right to require a settlement of his claim in terms of any one of his policies and not in piecemeal for particular claim with different insurers. The insurer so chosen by the Cardholder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, if the amount to be claimed under the Policy chosen by the Cardholder, exceeds the sum insured under a single Policy after considering the deductibles or co-pay (if applicable), the Cardholder shall have the right to choose the insurers by whom claim is to be settled. In such cases, the respective insurers may then settle the claim by applying the contribution clause. This clause shall only apply to indemnity sections of the policy

Specific Definitions

1) Personal documents means a Cardholder's identity card (if applicable), ration card, voter identity card, passport, driving licence and car licence.

Specific Claims Provisions

In the event of a claim, the Cardholder must:

- I) Give immediate written notice:
 - a) to the relevant common carrier in the event of loss or damage in transit;
 - b) to the relevant police authority in the event of loss or theft;
 - II) Submit a copy of the relevant common carrier or police report when a claim is made;
 - III) Obtain a common carrier or police report where the loss occurred;
- 2) In the event of loss by a common carrier, retain original tickets and baggage slips and submit them when a claim is made;
- 3) Submit original purchase receipts in the event of claims regarding goods purchased during the insured journey; and
- 4) For claims involving jewellery, submit original or certified copies of valuation certificates issued prior to the commencement of the period of insurance, when a claim is made.

For purposes of any claim hereunder:

- I) A pair of skis, ski boots and accessories shall be regarded as one item;
- II) Bottles of perfume, aftershave, and make up shall together be regarded as one item;
- III) The equipment and accessories of any sport that a Cardholder takes on a trip shall be regarded as one item.

Specific Exclusions

Under travel insurance, DCB Bank shall not be liable to pay any benefit in respect of any Cardholder for:

- 1) Loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.
- 2) Mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by accident to the conveying vehicle.
- 3) Destruction or damage due to wear and tear, moth or vermin.
- 4) Baggage, clothing and personal effects despatched as unaccompanied baggage.

- 5) Theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.
- 6) Loss or damage to sports equipment whilst in use, contact lenses, samples, tools.
- 7) For loss, destruction, or damage due to delay, confiscation or detention by order of any government or public authority.
- 8) For loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 9) For loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.
- 10) For loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.
- 11) A claim involving animals.
- 12) Loss, including but not limited to loss by theft, or damage to vehicles or other accessories.
- 13) For any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained.
- 14) Baggage and/or personal effects sent under an airway-bill or bill of lading.
- 15) Computer equipment, cameras, musical instruments, radios and portable radio/ cassette/ compact disc players.
- 16) Contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.

SECTION 3

CHECKED BAGGAGE LOSS

If, during the Period of Insurance, the Baggage, Personal Documents and/or Personal Effects that have been checked in on the same Common Carrier as a travelling Cardholder, are damaged or lost, then the HDFC ERGO will reimburse the Cardholder the cost of replacement of the articles for any amount up to the Total Sum Insured stated in the Schedule. The Deductible (with sole discretion of HDFC ERGO), if applicable, shall be deducted from the Compensation payable.

Specific Conditions

- 1) All claims will be subject to the HDFC ERGO at its own discretion assessing the value of the claim based on the age and estimated wear and tear of the article that forms the basis of the claim.
- 2) If applicable and if payment has been made under the Baggage Delay Section, any amounts paid would be deducted from payment of a claim under this Section of the Policy.
- 3) If at the time when any claim is made under this Policy, insured has two or more policies from one or more Insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Cardholder shall have the right to require a

settlement of his claim in terms of any one of the insurers and not in piecemeal for particular claim with different Insurers The insurer so chosen by the Cardholder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, If the amount to be claimed under the Policy chosen by the Cardholder, exceeds the sum insured under a single Policy after considering the deductibles or co-pay (if applicable), the Cardholder shall have the right to choose the insurers by whom claim is to be settled. In such cases, the respective insurers may then settle the claim by applying the Contribution clause. This clause shall only apply to indemnity sections of the policy.

Specific Definitions

1) Personal documents means a Cardholder's identity card (if applicable), ration card, voter identity card, passport, driving licence and car licence.

Specific Claims Provisions

In the event of a claim, the Cardholder must:

I) Give immediate written notice:

- a) to the relevant common carrier in the event of loss or damage in transit;
- b) to the relevant police authority in the event of loss or theft;

II) Submit a copy of the relevant common carrier or police report when a claim is made;

III) Obtain a common carrier or police report where the loss occurred;

2) In the event of loss by a common carrier, retain original tickets and baggage slips and submit them when a claim is made;

3) Submit original purchase receipts in the event of claims regarding goods purchased during the insured journey; and

4) For claims involving jewellery, submit original or certified copies of valuation certificates issued prior to the commencement of the period of insurance, when a claim is made.

For purposes of any claim hereunder:

I) A pair of skis, ski boots and accessories shall be regarded as one item;

II) Bottles of perfume, aftershave, and make up shall together be regarded as one item;

III) The equipment and accessories of any sport that a Cardholder takes on a trip shall be regarded as one item.

Specific Exclusions

Under this policy, DCB Bank shall not be liable to pay any benefit in respect of any Cardholder for:

1) loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.

- 2) mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.
- 3) destruction or damage due to wear and tear, moth or vermin.
- 4) baggage, clothing and personal effects despatched as unaccompanied baggage.
- 5) theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.
- 6) loss or damage to sports equipment whilst in use, contact lenses, samples, tools.
- 7) for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.
- 8) for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 9) for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.
- 10) for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.
- 11) a claim involving animals.
- 12) loss, including but not limited to loss by theft, or damage to vehicles or other accessories.
- 13) for any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained.
- 14) baggage and/or personal effects sent under an airway-bill or bill of lading.
- 15) computer equipment, cameras, musical instruments, radios and portable radio/ cassette/ compact disc players.
- 16) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.

SECTION 4

BAGGAGE DELAY

If, during the period of insurance, the baggage and/ or personal effects owned by or in the custody of a Cardholder is delayed or misdirected for more than the deductible stated in the schedule, then the HDFC ERGO will reimburse the Cardholder the cost of necessary personal effects up to the sum insured stated in the schedule.

Specific Conditions

- 1) The baggage and/ or personal effects must have been checked in as registered baggage by the airline operating under a licence issued by a governmental authority having jurisdiction for the transportation of fare paying passengers on fixed established routes, for any benefit to be payable under this Section.

2) If upon further investigation it is later determined that the baggage and/ or personal effects has been lost, then any amount claimed and paid to a Cardholder under the baggage delay section will be deducted from any payment under the baggage loss section.

3) An Cardholder shall exercise all reasonable measures and precautions for the safety of, and recovery of, any property insured hereunder. Notification of any apparent delay to baggage must be made immediately to the airline concerned.

4) If at the time when any claim is made under this Policy, insured has two or more policies from one or more insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Cardholder shall have the right to require a settlement of his claim in terms of any of his policies. The insurer so chosen by the Cardholder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, If the amount to be claimed under the Policy chosen by the Cardholder, exceeds the sum insured under a single Policy after considering the deductibles or co-pay (if applicable), the Cardholder shall have the right to choose the insurers by whom claim is to be settled. In such cases, the respective insurers may then settle the claim by applying the Contribution clause. This clause shall only apply to indemnity sections of the policy.

5) If the Cardholder receives any form of compensation from the common carrier in the form of vouchers, tickets or coupons, then these items will be surrendered to the HDFC ERGO.

Specific Exclusions

The HDFC ERGO will not indemnify the Cardholder for delayed baggage as a result of the following:

- 1) Chartered flights, unless such flights are registered in the international data system.
- 2) Confiscation of baggage by customs or any government authority.
- 3) Purchases made after arriving in the final destination mentioned on the airline ticket.
- 4) Baggage and/or personal effects sent under an airway-bill or bill of lading.
- 5) Delays due to a strike or industrial action existing or announced before the start of the journey.
- 6) Delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey.
- 7) Any delays of the return journey.

SECTION 5

FLIGHT DELAY (International only)

If during the period of insurance, the flight on which a Cardholder is due to travel is delayed in excess of the deductible, then the HDFC ERGO agrees to reimburse up to the amount stated in the schedule per hour, or up to the total sum insured, whichever is the lesser, for essential purchases, such as meals, refreshments or other related expenses directly resulting from the:

- 1) Delay or cancellation of the Cardholder's booked and confirmed flight.

2) Late arrival of the Cardholder's connecting flight causing the Cardholder to miss his or her onward connection.

3) Or a late arrival (of more than 1 hour) of public transport causing the Cardholder to miss the flight.

Specific Conditions

1) If at the time when any claim is made under this Policy, insured has two or more policies from one or more Insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Cardholder shall have the right to require a settlement of his claim in terms of any of his policies. The insurer so chosen by the Cardholder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, If the amount to be claimed under the Policy chosen by the Cardholder, exceeds the sum insured under a single Policy after considering the deductibles or co-pay (if applicable), the Policy holder shall have the right to choose the insurers by whom claim is to be settled. In such cases, the respective insurers may then settle the claim by applying the contribution clause. This clause shall only apply to indemnity sections of the Policy

2) If the Cardholder receives any form of compensation from the common carrier in the form of vouchers, tickets or coupons, then these items will be surrendered to the HDFC ERGO.

Specific Claims Provisions

1) All claims must be submitted in writing to DCB Bank by the Cardholder, or his/ her legal representative and all information, documents, and evidence required by HDFC ERGO shall be furnished at no expense to DCB Bank and shall be in such form and of such nature as the HDFC ERGO may prescribe.

All claims must be reported to DCB Bank within twenty-one (21) Days of a delay occurring, and must contain:

- a) TravelSmart Card number.
- b) Detailed circumstances of the delay.
- c) A copy of declaration of delay made by the public transport company (other than an airline).
- d) All receipts, all invoices serving as proof of purchases made in connection with the flight delay, as well as proof of the delay and the flight number and place where the delay occurred.

Specific Exclusions

DCB Bank shall not be liable for any claim:

1) Arising or as the result of chartered flights, unless such flights are registered in the international data system.

2) If comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time.

3) If a Cardholder fails to check-in according to the itinerary supplied, unless it is due to a strike.

4) If the delay is due to a strike or industrial action existing or announced before the start of the journey.

5) If the delay is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey.

Additional Terms and Conditions of DCB Bank Limited:

1. The travel insurance is provided to TravelSmart Cardholder as complimentary, DCB Bank never endorses nor suggests to Travel overseas or never intends to suggest any travel related action

2. The Travel insurance partner (HDFC ERGO) is the sole service provider of all travel insurance benefits. Accordingly, the Cardholder understands, acknowledges and agrees that the procurement by him/her of any services under any of the mentioned benefits.

3. Without prejudice to the foregoing, and to the fullest extent permitted by law, DCB Bank shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the Card.

4. DCB Bank will not be liable for following:

i. Withdrawal of any of the mentioned offer/ benefits provided to the Cardholder provided by the insurance partner (HDFC ERGO).

ii. DCB Bank will not be in any contractual obligation/s and/or party for any transaction made by Cardholder under any offer provided/offered by any merchant.

5. Mark up fees will/ can be revised without any prior notice to the Cardholder.

6. Standard currency conversion charges, merchant fees etc. will be applicable.

7. Standard Visa exchange rates apply.

8. DCB Bank Standard Terms and condition apply.

9. The Cardholder will be responsible and liable for transactions effected by the use of the Card whether authorised by the Cardholder or not, and shall indemnify and hold harmless DCB Bank and/ or its Associate against any loss or damage caused by any unauthorised use of the Card or related PIN, including any penal action arising therefrom on account of any violation of RBI guidelines or any other statutory or regulatory guidelines or rules framed under the Foreign Exchange Management Act, 1999 or any other law being in force in India and/ or any other country/ state continent/ territory law being in force in India and/ or any other country/ state continent/ territory wherever located in the world at the time, notwithstanding the cancellation/ withdrawal/ termination of the use of the Card.

10. Utilisation of the Card must be in strict accordance with the exchange control regulations of the Reserve Bank of India (RBI) and any other statutory/ regulatory authority. In the event of your failure to comply with the same, you are liable for action under the Foreign Exchange Management Act, 1999 and any other applicable law and may be debarred from holding the Card from DCB Bank either at the instance of DCB Bank and/ or the RBI. You shall indemnify

and hold harmless DCB Bank and/ or its Associate from and against any / all consequences arising from you not complying with exchange control regulations of the RBI and any other statutory/ regulatory authority.

11. The Card is not valid for foreign currency transactions in Nepal and Bhutan (i.e. in any currency that is not the local currency or the Indian Rupee).

12. International usage covering overseas transactions would be marked up by 2% of the transaction amount or by any other rate as determined by the Bank from time to time. All international transactions are settled as per VISA exchange rate.

13. DCB Bank and/or its Associate shall be under no liability whatsoever and shall be deemed to be indemnified and hold harmless in respect of loss or damage arising directly or indirectly out of the decline of a charge caused by the Cardholder having exceeded the foreign exchange entitlements as prescribed by the Reserve Bank of India (RBI) as issued from time to time, on DCB Bank and/or its Associate becoming aware of the Cardholder exceeding his entitlements.

14. Cardholder undertakes not to use the Card for making payment for any illegal purchases i.e. purchases of items / services not permitted by the RBI / any other extant statutory/ regulatory regulations / laws.

Schedule (Sum insured)

Name of the Section	Sum Insured / Limit of Liability	Deductible / Excess (if applicable)
Checked Baggage Loss Any One Article Limit: 10% Any One Bag Limit: 50%	USD 1,000	Nil
Baggage Delay Maximum per hour: US \$ 10 per 6 hours	100	6 Hours
Loss of Baggage & Personal Documents Any One Article Limit: 10% Any One Bag Limit: 50%	250	NIL
Flight Delay Maximum per hour: US \$ 10 per 6 hours	100	6 Hours

Fees and Charges for DCB Rupay Platinum Debit Card

Fees Type	Fees Amount
Card Issuance Fee	₹ 500
Annual Card Fee	₹ 500
Replacement / Reissue Fee	₹ 500
Damaged Card Replacement Fee	₹ 500
Card Renewal Fee	Free

Note: Charges specified are exclusive of GST.
Terms and conditions apply.