



Airport  
Lounge



Railway  
Lounge



Road-Side  
Assistance



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## Airport Lounges

### Offer Terms & Conditions:

1. **Privilege:** Cardholders can enjoy 1 complimentary visit per quarter to select airport lounges in India for list of lounges [click here](#).
2. **Spending Requirements:**
  - This program is applicable only on minimum monthly spends of ₹20,000.
  - Spends between the 1<sup>st</sup> and last day of a calendar month shall be considered for access in the next month.
  - All fresh purchase transactions, cash withdrawal and net of refunds / reversals shall be considered as part of eligible spends.
  - All card account debits as a part of EMI instalments, fees, charges, balance transfer, loan and the corresponding GST will not be considered as part of eligible spends.
3. **Sharing of benefits:** This benefit will be shared between the primary cardholder and all add-on cardholders. The below mentioned terms and conditions shall be applicable to the primary card and all add-on cards.
4. **Eligibility and Presentation:** Present your LIC Classic Credit Card plus a valid same/next-day ticket or boarding pass at participating lounge entrances. The service is only available for intended card holder and is non-transferable. The user's name on the credit card will be matched with the name on the boarding pass/ air ticket to ensure access is being availed by the entitled cardholder only.
5. **Authorization and Charges:** Access to the lounge is granted upon successful authorization of the LIC Classic Credit Card on the electronic terminals placed at the lounges. For credit card authorization, a nominal charge of ₹2 will be deducted to verify the card's validity.
6. **Lounge Access – Fair Usage Policy:** To preserve the exclusivity and comfort of your complimentary lounge benefits, access is governed by a fair usage policy. As part of this, system-led checks may limit back-to-back usage within a short window. This ensures a seamless and elevated experience for all cardholders, without impacting genuine travel needs.
7. **Child Entry:** Complimentary entry for children below two years is at the discretion of the participating lounges. Cardholders are encouraged to confirm this policy at the lounge entrance before entering.
8. **Access Limitations:** This program is open only to cardholders carrying LIC Classic Credit Card issued in India. Each cardholder is permitted one entry per visit. Any additional guests or services will incur extra charges.
9. **Lounge Facilities:** Each lounge follows certain food offerings; customer is responsible for making prior inquiries in this respect with the lounge before entry.
10. **Lounge Facilities Maintenance:** The lounge shall make reasonable efforts to maintain a suitable environment in the lounge facilities. This includes keeping the area clean and tidy, ensuring staff are available to respond to queries, and removing individuals whose behaviour is unsuitable. The lounge reserves the right to refuse entry to customers for statutory, regulatory, or airport policy reasons, including health and safety policies or fire regulations.
11. **Capacity Constraints:** Access to the lounge will be available on a first-come-first-serve basis. Access to/ usage of service(s) may be subject to terms/ conditions/ restrictions imposed by the lounge and/ or governing authorities, which may change from time to time and are required to be adhered to.

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- 12. Lounge Operations and Access:** IDFC FIRST Bank or Elite Services assume no responsibility if a particular lounge operator shuts down the lounge(s) due to reasons beyond their control. IDFC FIRST Bank/ Elite Services cannot guarantee lounge access, and access is subject to the operational hours of the lounge. Access may be restricted or refused under various circumstances, including when the lounge is at or near full capacity, during flight delays, when the lounge client(s) is not sober or may disturb other users or for other valid reasons at the discretion of IDFC FIRST Bank/Elite Services.
- 13. Excess Lounge Access:** Lounges are available on a chargeable basis in excess of the complimentary visits or during months when lounge access has not been activated.
- 14. Flight Information:** Participating airport lounges are not contractually obligated to announce flights or remind customers of their flight boarding times. Eligible customers are solely responsible for abiding by the boarding times stated on their flight tickets. The lounge will not be liable for any failure to board flights by eligible customers for any reason.
- 15. Additional Services:** Eligible customers should inquire about and are responsible for paying charges for any separate services, privileges, or meal/food items apart from the general free services/privileges or meal/food items offered at the participating airport lounge.
- 16. Alcoholic Beverages:** Alcoholic beverages are not part of the offer at lounges situated at domestic departure/terminals.
- 17. Voluntary Participation:** Cardholders are not bound to avail the offer, and any participation by the cardholder is voluntary. The terms and conditions of the Lounge program are binding on the card holders.
- 18. Customer Obligations:** Customers agree to adhere to any no smoking policies in operation in any of the Lounge Facilities. Customers can access the lounge for up to 2 hours.
- 19. Program Changes:** IDFC FIRST Bank reserves the right to modify, amend, change, or revoke the program at any time without prior intimation. The list of eligible lounges is subject to change from time to time.
- 20. Contact Information:** For queries or assistance regarding the lounge access, customers can contact IDFC FIRST Bank or email at [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com) and Elite Assist Support Team at 18005718990 and [loungeaccess@eliteassist.in](mailto:loungeaccess@eliteassist.in)
- 21. Terms & Conditions:** The terms and conditions of this offer are subject to change. These terms and conditions outline the eligibility, access requirements, and limitations for cardholders wishing to enjoy airport lounge access using their IDFC FIRST Credit Card in India. Cardholders are encouraged to stay updated on any modifications to the program's terms and conditions.

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## Railway Lounge

### Offer Details:

Enjoy 2 complimentary railway lounge access in a calendar quarter to participating lounges in India.

### How to Avail:

1. Cardholder must present their valid, unexpired eligible card and Valid train travel ticket at the entrance to the participating lounges to avail the benefit.
2. The card shall be swiped on the DreamFolks POS terminal. ₹2 will be charged from the Cardholder's account to validate the card for complimentary lounge access.

### Offer Terms and Conditions:

1. The program is applicable at select Railway Lounges in India, via DreamFolks to cardholders holding an active LIC Classic IDFC FIRST Bank Credit Card. As a standard process, all usage of the Participating Railway Lounges under the Program is conditional upon presentation of credit Card and a valid Train ticket, at the entrance of the Participating Lounges.
2. Complimentary Railway lounge access is available to both Primary and add on cardholders. The 2 complimentary visits every quarter are shared between them on first-come-first-serve basis.
3. Access at the lounge would be given upon successful authorization of the credit card on the DreamFolks electronic terminals placed at the lounges. ₹2 will be charged on the card to check the validity of the card. Once a valid card is swiped successfully to gain lounge access, then the same can only be used again post 24 hours from the last access.
4. The complimentary access to railway lounge will include the below facilities:
  - Two Hours of lounge stay.
  - A/C comfortable sitting arrangements
  - 1 Buffet meal - Breakfast, Lunch or Dinner as per the time of visit. Only one Buffet meal as per the time of visit will be provisioned to Eligible card holders.
  - Unlimited tea & coffee
  - Free Wi-Fi
  - Newspaper and MagazineAny additional service such as recliners or more shall be chargeable separate as per the operator price for that service.
5. IDFC FIRST Bank or DreamFolks assumes no responsibility of the merchantability of the services as it is an endeavour only to deliver the best possible.
6. IDFC FIRST Bank or DreamFolks assumes no responsibility in case a particular lounge operator shuts down the lounge(s) for any reason beyond the purview of IDFC FIRST Bank or DreamFolks.
7. The access to the lounge will be available on first-come-first-serve basis.
8. The program can be modified, amended, changed, or revoked anytime by IDFC FIRST Bank without prior intimation.
9. Post 2 hours, the lounge reserves the right to ask for respective charges from the Cardholder.

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10. In case the Cardholder has already used his permissible limits or if Cardholder is not eligible for complimentary visit, Cardholder will be liable to pay all applicable charges to the lounge.
11. Eligible LIC Classic IDFC FIRST Bank Cardholder may use its complimentary visit quota to bring one guest into the Railway Lounge at no extra charges. Guest will need to present their valid train ticket and any Government issued Identity proof at the entrance of the Participating Lounges. Failure to present these items may result in access being denied. Guest access and fees shall be subject to terms and conditions of participating lounges.
12. Children below 2 years can enjoy the complimentary lounge access at lounge operators' discretion. However, any services or food and beverages consumed, the lounge operator reserves the right to ask for respective charges from the Cardholder.
13. For queries or any assistance pertaining to the lounge access, customer can contact DreamFolks @ 18001234109 or write at [helpdesk@dreamfolks.in](mailto:helpdesk@dreamfolks.in)

For eligible list of railway lounges - [click here](#).

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## Road-Side Assistance:

### Offer Details:

Complimentary Road-Side Assistance (RSA) all over India, up to 4 times in a year worth ₹1399 on your IDFC FIRST Select Credit Card through Global Assure.

### How to Avail:

1. LIC Classic IDFC FIRST Bank card holder should call Toll-free Number 1800 572 3860 to avail Emergency Road-side Assistance (RSA).
2. IDFC FIRST Bank cardholder will share their full name, last 4 digits of the card, and vehicle details with Global Assure to claim RSA services. Complimentary RSA service is available only for vehicles owned by the customer (vehicle must be registered in the cardholder's name). Upon validation of these details, a fleet vehicle will be dispatched to the cardholder's location.
3. LIC Classic IDFC FIRST Bank card holder will show any own Govt ID proof / Car ID (RC Copy, PUC Certificate, Insurance Copy) to the fleet vehicle agent.  
RSA Service will be provided post validation and name match on Govt ID/Car ID with the name on the LIC Classic IDFC FIRST Bank credit card.
4. All the services to LIC Classic IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions.
5. LIC Classic IDFC FIRST Bank card holder can avail up to a maximum of 4 complimentary RSA services in a year.

### Terms & Conditions:

| Plan Features                           | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Towing of Vehicle on breakdown/accident | In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the Vehicle to be towed to the nearest Authorised Service Centre, using tow trucks in the cities & corresponding covered area where available.<br>Towing Distance - Incident to Drop 50 Kms.                                                                                                                                                                                                                                                                                                          |
| Alternate Battery or Jump Start         | In the event Covered Vehicle is immobilized, while on trip, due to rundown battery, Global Assure will assist the Customer by organizing for a Vehicle technician to jump start the Vehicle with appropriate means. Global Assure will bear labour and conveyance costs. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by the Customer.                                                                                                                                                                                                                                                                        |
| Tyre Change                             | In the event Covered Vehicle is immobilized due to a flat tyre, Global Assure will assist the Customer by organizing for a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. Global Assure will bear labour cost and roundtrip conveyance costs of the provider. Material/spare parts if required to repair the Vehicle (including repair of flat spare Stepney tyre) will be borne by the Customer. In case the spare tyre is not available in the covered Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for the same shall be borne by the Customer. |

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| Breakdown support                                       | In the event Covered Vehicle breaks down due to a minor mechanical / electrical fault / accident and immediate repair on the spot is deemed possible within the scope of services, Global Assure shall assist Customer by arranging for a vehicle technician to reach the breakdown location. Global Assure will bear labour cost and conveyance costs. Cost of Material & Spare Parts if required to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by the Customer.              |
| Taxi Benefit                                            | In the event Covered Vehicle suffers an immobilizing break down due to a mechanical or electrical fault or an accident which cannot be repaired on the spot, Global Assure will assist in making arrangement for the taxi. Taxi charges will be borne by the customer                                                                                                                                                                                                                                                                                      |
| Arrangement of spare keys                               | If the keys of the covered vehicle are locked inside the vehicle, broken, lost, or misplaced, Global Assure (upon the request of the customer) will arrange for the forwarding of another set from his/her place of residence or office by courier / in person by hand-delivery to the location of the vehicle after receiving the requisite authorizations from the Customer with regards to the person designated to hand over the same to Global Assure. The Customer may be requested to submit an identity proof at the time of delivery of the keys. |
| Arrangement of fuel                                     | In the event Covered Vehicle runs out of fuel and hence is immobilized while on a trip, Global Assure will assist Customer by organizing for a Vehicle technician to supply emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown. Global Assure will bear labour and conveyance costs. The cost of the fuel will be borne by the customer.                                                                                                                                                                                   |
| Extraction or Removal of vehicle                        | In event of vehicle being stuck in a ditch/pit/valley, Global Assure will make the arrangement to get the vehicle retrieved and towed to the nearest authorised service centre at no cost to the Customer. (Free towing to & fro up to 50 KM)                                                                                                                                                                                                                                                                                                              |
| Message relay to relatives/colleagues/emergency numbers | Global Assure will take charge of relaying urgent messages relating to the breakdown to the authorized workshop and/or service contacts. When requested, Global Assure will relay urgent messages on behalf of the Customers to a designated person of their choice.                                                                                                                                                                                                                                                                                       |
| Ambulance Referral                                      | In the event Covered Vehicle suffers an immobilizing break down due to an accident, Global Assure will assist in making arrangement for the Ambulance. Ambulance charges will be borne by the customer                                                                                                                                                                                                                                                                                                                                                     |
| Penalty Clause                                          | In case Global Assure is not able to service as per the agreement then Global Assure will reimburse customer cost of service or ₹1,000/- whichever is less.                                                                                                                                                                                                                                                                                                                                                                                                |

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## General Exclusions:

1. Any vehicle which has not been maintained regularly as per the guidelines of respective car manufacturers and thus is not in roadworthy condition.
2. Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Any customer history where customer has twice on prior occasions misused or abused the services.
4. Any event when the driver of the vehicle is found to be in any of the situations that are indicated below:
  1. The state of intoxication or under the influence of drugs, toxins or narcotics not medically prescribed. For these effects, one is under the effect of alcoholic drinks when the degree of alcohol in the blood is greater than that authorized by the legislation on traffic, motor vehicle circulation, road safety, or similar ones in the country where the incident occurs.
  2. Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
5. Those accidents resulting from the illegitimate removal of the Covered Vehicle.
6. Those accidents or breakdowns that are produced when the Client or the authorized driver have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling.
7. Those happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to circulate on public roads in the country where the Covered Vehicle is found.
8. Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
9. Those caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported in the Covered Vehicle.
10. Any public vehicle like ambulances, taxis, police vehicles and / or fire brigade vehicles and any other vehicle not used for private use are excluded of all the services coverage under these general conditions.
11. Any accident or breakdown caused due to usage of the car for racing, rally and criminal activity purposes.
12. Luggage that is not sufficiently wrapped or identified, fragile luggage or perishable products, and any commercial goods carried in the Covered Vehicle.
13. Assistance to occupants of the Covered Vehicle different to those defined as beneficiaries.
14. Any animals carried in the Covered Vehicle.
15. In event of any damage during towing, the maximum liability of GLOBAL ASSURE is of ₹5000 per incidence.
16. Events which do not render the vehicle immobilized are not covered under the program. Some examples of such events are given below:
  - Non-functional horn.
  - Faulty gauges and meters.
  - Air conditioning is not working.
  - Boot cannot be opened.
  - Front and /or rear demisters are not working.
  - Damaged door glasses.

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- Broken Rear view mirror or rear windshield.
- Sunroof cannot be opened.
- Sunroof cannot be closed.
- Windows cannot be opened or closed.
- Faulty Seat adjuster.
- Passenger seat belts are faulty.
- Vehicle headlights not functional.
- Illumination of warning lamps of any non-safety related lights/service warnings lights but vehicle not rendered immobilized.
- Electronic Vehicle security systems, if fitted as standard equipment, are faulty but do not render it immobilized or alarm is not ringing incessantly.
- ABS light lamp glows ON.
- Vehicle runs out of windscreen wiper fluid.
- Front wipers are faulty.
- Rear windscreen wiper is faulty.
- Damaged or faulty fuel caps
- Any noises or unusual sound which does not render the vehicle immobilized.
- Other faults in the vehicle which do not render it immobilized but need repair at the workshop.

17. The problems / situations mentioned shall not immobilize the vehicle. It is important to consider that such a program is designed for emergencies. However, as it is endeavour of GLOBAL ASSURE to provide best customer support. In any such case if GLOBAL ASSURE finds that customer's safety might be at risk or he may be in adverse situation, relevant assistance service shall be activated as a goodwill measure.

### **Adverse weather conditions & Force Majeure:**

It shall be our endeavour to support the covered vehicle promptly as per the terms of the program. However, in certain adverse weather conditions such as floods, thunderstorms, heavy rains, and other adverse conditions such as traffic congestion, political movements, civil unrest, protests etc. it may become physically impossible to provide assistance. This may affect our ability and capabilities to promptly support the vehicle though it shall be our priority to support the covered vehicle by all feasible means.

### **Right of Refusal:**

In case it is found at any stage that false information has been furnished by a Customer to enrol in the program or in case the program is misused or abused, the services may be refused by GLOBAL ASSURE to the Customer and the Customer in such cases, shall not have any right of claim against GLOBAL ASSURE or IDFC FIRST Bank.

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## Complimentary Insurance Coverages

**Insurance Benefit** – Below insurance coverages are available to IDFC FIRST Bank Cardholders through their Insurance partner New India Assurance. The empaneled broker for the policy who shall also assist the cardholders/legal nominees with the Insurance claims is Marsh India Insurance Brokers India Pvt Ltd.

### **Terms & Conditions**

1. The Card Member may be offered various insurance benefits from time to time by IDFC FIRST Bank through a tie up with the Insurance Company. In all cases of claim, the Insurance Company will be solely liable for settlement of the claim and the Card Member will not hold IDFC FIRST Bank responsible in any manner whether for compensation, recovery of compensation, processing of claims or for any other reason whatsoever.
2. All insurance benefits will be applicable only in case the said IDFC FIRST Bank Credit Card has been used at least once for a Purchase or ATM withdrawal transaction in the last 30 days prior to the happening of the unforeseen event.
3. All insurance benefits are available on both the Primary and Add on Cards.
4. Travel insurance covers international travel only and only when the ticket is purchased using the said IDFC FIRST Bank Credit Card.
5. The insurance claim proceeds may be placed in escrow by the Insurance Company at the direction of IDFC FIRST Bank until satisfactory discharge of all outstanding liabilities on the Card by the Card Member.
6. In the event of the Card facility being terminated, for whatever reason, all such insurance benefits shall automatically and ipso facto cease to be available from such date of cessation of membership.
7. Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is New India Assurance. The policy is governed by the terms and conditions laid down by New India Assurance. IDFC FIRST Bank is not responsible for processing of claims and all claim related queries need to be taken up directly with New India Assurance. Insurance is underwritten by New India Assurance. Servicing of the policy and adjudication of claims is sole responsibility of New India Assurance and IDFC FIRST Bank can not be held liable for the same. The services mentioned are only an indication of the covers offered.
8. IDFC FIRST Bank may at any time (at its sole discretion without giving any prior notice thereof) modify, suspend, withdraw or cancel these insurance benefits and there will be no binding obligation on IDFC FIRST Bank to continue these benefits

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| Complimentary Coverages                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Sum Insured - FIRST MILLENNIA Credit Card, FIRST CLASSIC Credit Card, FIRST WOW Credit Card, FIRST Power Credit Card, FIRST Power Plus Credit Card, LIC Classic Credit Card, FIRST SWYP, FIRST EA₹N Credit Card | Sum Insured - FIRST SELECT Credit Card & Employee Credit Card | Sum Insured - Ashva, Mayura, FIRST WEALTH Credit Card, Club Vistara, FIRST Purchase Credit Card, FIRST Corporate Credit Card, FIRST Business Credit Card | Sum Insured - LIC Select Credit Card | Sum Insured - FIRST Private Credit Card |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------|
| <b>Card Liability Cover</b> - Covers for Lost Card Liability, Counterfeit, Skimming, Phishing, and Online Fraud Protection for transactions on Cardholder's IDFC FIRST Bank Credit Card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card                                                                                                 | ₹25,000                                                                                                                                                                                                         | ₹50,000                                                       | ₹50,000                                                                                                                                                  | ₹50,000                              | ₹5,00,000                               |
| <b>Personal Accident including</b> - Covers accidental death or Permanent Disability due sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card | ₹2,00,000                                                                                                                                                                                                       | ₹5,00,000                                                     | ₹10,00,000                                                                                                                                               | ₹5,00,000                            | ₹25,00,000                              |
| <b>Credit Shield</b> - Cover in respect of the debits established against the Cardholder resulting only from the use of the IDFC FIRST Bank Credit Card by the Cardholder in the event of an accidental death of the Cardholder. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card                                                         | ₹50,000                                                                                                                                                                                                         | ₹50,000                                                       | ₹50,000                                                                                                                                                  | ₹50,000                              | ₹5,00,000                               |

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| Complimentary Coverages                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Sum Insured - FIRST MILLENNIA Credit Card, FIRST CLASSIC Credit Card, FIRST WOW Credit Card, FIRST Power Credit Card, FIRST Power Plus Credit Card, LIC Classic Credit Card, FIRST SWYP, FIRST EA₹N Credit Card | Sum Insured - FIRST SELECT Credit Card & Employee Credit Card | Sum Insured - Ashva, Mayura, FIRST WEALTH Credit Card, Club Vistara, FIRST Purchase Credit Card, FIRST Corporate Credit Card, FIRST Business Credit Card | Sum Insured - LIC Select Credit Card        | Sum Insured - FIRST Private Credit Card       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| <b>Purchase Protection</b> - Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on IDFC FIRST Bank Credit Card only. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card | ₹25,000                                                                                                                                                                                                         | ₹50,000                                                       | ₹50,000                                                                                                                                                  | ₹50,000                                     | ₹5,00,000                                     |
| <b>Travel Insurance covering Loss of Checked</b> - In Baggage, Delay in Flight, Delay of Checked-In Baggage, Loss of Passport and documents. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card                                                                  | -                                                                                                                                                                                                               | Loss of Checked-In Baggage-USD 100 (₹7.5k)                    | Loss of Checked-In Baggage - USD 500                                                                                                                     | Loss of Checked-In Baggage- ₹4000           | Loss of Checked-In Baggage- USD 500           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                 | Delay In Flight - USD 67 (₹5k)                                | Delay In Flight - USD 300                                                                                                                                | Delay In Flight - ₹4000                     | Delay In Flight -USD 300                      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                 | Delay of Checked In Baggage - USD 67 (₹5k)                    | Delay of Checked-In Baggage-USD 100                                                                                                                      | Delay of Checked-In Baggage- ₹4000          | Delay of Checked-In Baggage- USD 100          |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                 | Loss of Passport and other documents- USD 67 (₹5k)            | Loss of Passport and other documents- USD 300                                                                                                            | Loss of Passport and other documents- ₹4000 | Loss of Passport and other documents- USD 300 |
| <b>Personal Air Accident</b> - Covers Air accidental death arising out of Aircraft, scheduled Airlines etc. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card                                                                                                   | -                                                                                                                                                                                                               | ₹1,00,00,000                                                  | ₹1,00,00,000                                                                                                                                             | ₹1,00,00,000                                | ₹2,50,00,000                                  |

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## Insurance Coverages

### Zero Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection)

#### Lost Card Liability:

- Fraudulent utilization of lost or stolen covered card including at point of sale and merchant establishments transactions are covered.
- PIN based transactions are not covered.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person.
- Coverage of cards forgotten by the customer in the ATM will be covered provided the card is used by unauthorized person using card no. & CVV.
- Tap & Pay cards are covered. Please note these cards do not require PIN for authentication.

#### Skimming/Counterfeit/Duplicate cards:

- Losses arising out of unauthorized/ fraudulent transactions on Counterfeited/skimmed card on ATM/POS/ EDC terminal/E-commerce anywhere in the world.
- Any PIN based transactions (like ATM withdrawal, Purchase, Internet and telephone etc) are covered provided the Pin is acquired under duress by unauthorized person.
- Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's knowledge.
- Counterfeit Card shall mean a Card which has been embossed or printed to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank.
- Tap & Pay cards are covered. These cards do not require PIN for authentication

#### Online Fraud Protection/Phishing

- Phishing/ account takeover Fraudulent loss or damage arising due to Information obtained by Unauthorized Access to sensitive information such as Usernames, passwords and any card details by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Insured or the Insured's Bank Card processor.
- The coverage covers all online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code)/PIN issued to the Cardholder by the Bank.
- PIN verified transactions are covered provided the Pin is verified due to Online Fraud /Phishing.

#### GENERAL EXCLUSIONS:

- Fraudulent transactions done by person known to the cardholder
- All Losses arising from breach of 2<sup>nd</sup> level authorizations
- Claim due to deliberate breach of law
- Gross Negligence
- Any failed/ duplicate/ declined transactions by host website/ authorized bank
- Any losses arising due to server hacking or data breach

#### General Terms and Conditions

- Card holder should block/cancel the card as soon as practicable, but not more than 7 days from the date of notification of fraud transaction via SMS/Card statement/Email/Net Banking or by any other means.
- Police complaint copy to be waived off till amount of ₹1 Lakh, also online cyber-crime police complaint to be accepted for domestic / international transactions.

## **Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance Cover**

**Personal Accident/Permanent Disability** - Covers accidental death or Permanent Disability due to sudden, unforeseen and involuntary event caused by external, visible and violent means. Claim under this cover is payable only once irrespective of the number of cards held by the cardholder

- PA Death / Permanent Disability : Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
- Claim under this cover is payable only once irrespective of the number of cards held by the card holder
- In the event of Insured having multiple cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured)
- Personal Accident covers accidental death/disability due to sudden, unforeseen, unexpected, unusual and involuntary event caused by external, visible and violent means, which occurs at an identifiable time and place during the period of insurance
- Terrorism is covered
- Death due to participation in dangerous sports activities, attempted suicide, self injury, or under influence of intoxicating liquor or drugs or any kind of natural death will not be covered

### **Personal Air Accident**

1. In the event of Air accidental death arising out of Aircraft, schedule Airlines etc. as defined under the policy the claim would be payable only if the ticket is purchased from the covered card.
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
3. Claim under this policy is payable only once irrespective of the number of cards held by the card holder
4. In the event of Insured having multiple cards, the Personal Accident claim would be payable on one card only, with maximum benefit (highest sum insured)
5. Claim would be payable only if the same is intimated to the Insurance company within 60 days from the date of accidental death
6. Pilots, Armed Forces, Police, Air crew are not covered

### **Credit Shield:**

1. Cover in respect of the debits established against the Cardholder resulting only from the use of the Credit Card by the Cardholder in the event of an accidental death of the Cardholder
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### **Purchase Protection:**

1. Cover against Standard Fire and Allied perils and Burglary in residential premises of the cardholder as per the records of the Bank only. Cover is valid for 60 days from the date of purchase. Cover valid for purchases on Bank credit cards only. Cover for residential address of the card holder in India as per the records of the Bank
2. Minimum 1 transaction in a month i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card
3. The Insurance company shall indemnify the valid cardholders for any item purchased using the Credit card anywhere in the Geographical Area when such items is in transit from the place of purchase to the residence of the card holders and when the item is contained in the residence of the cardholder when such item is lost or destroyed due to fire, burglary, theft, riot and strike, malicious damage, and by accidental external means for a period of 60 days from the date of purchase of such item
4. Cover is valid for 60 days from the date of purchase
5. Jewellery, perishable items are not covered
6. STFI, RSMD, SRCC are covered
7. Cover for residential address of the card holder as per the Bank records of the cardholder only
8. Earthquake, Terrorism are not covered
9. Mysterious disappearance is not covered

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## Travel Insurance

### Loss of checked in Baggage-

1. Compensation up to Sum Insured will be paid in the event of the Insured suffering a total loss of Baggage while on a Journey that has been checked by an International Airline for an International flight
2. Insured will be reimbursed for the expense incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event his baggage is lost. Invoice is not required for claim
3. Valuables are not covered. Valuables shall mean photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, furs and articles made of precious stones and Metals
4. No partial loss or damage shall be compensated
5. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### Delay of Checked in Baggage-

1. Insured will be reimbursed for the expenses incurred for emergency purchase of basic essential items (Clothes, toothpaste, toothbrush etc.) in the event that he suffers a delay of Baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by an International Airline for an International flight.
2. A non-delivery certificate or PIR must be obtained immediately from the international airline which must be submitted to the company in the event of a claim hereunder
3. No Compensation Certificate from international airlines would be required to be submitted at the time of claim. Claimant should provide the invoices of basic essential items purchased during the event.
4. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### Loss of Passport and travel related documents-

1. Covers for reimbursement of expenses incurred in procuring travel related documents namely Passport / Visa. All cost incurred in procuring including application fees for the lost passport including any travel documents such as Visa in event of a loss.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### Delay in Flight –

1. Compensation up to Sum Insured will be paid in event an international flight of an international Airline in which the Insured is travelling arrives at the destination after 12 hours from the scheduled arrival time. Proof of delay of flight must be provided by obtaining the Certificate(s) from the concerned authorities.
2. Claim would be payable only if the ticket is purchased from the covered card. Cover is applicable for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their IDFC FIRST Bank Credit Card

### Exclusions:

The Insurance Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Delayed arrival of the Insured Person or Travelling Companion

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2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked
3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority
4. Any flight of an international or National Airline for an international inbound flight to Republic of India
5. Any loss or damage resulting from or arising out of or in connection with terrorism or terrorist activity
6. On duty Pilots, armed forces, police, air crew are not covered

## **Fidelity for Corporate Cards**

1. Cover is valid only on credit card variant - corporate cards
2. Insured: Corporate entities to whom IDFC FIRST Bank has issued the corporate cards.
3. Cover: The Fidelity cover is extended to the Corporate entities holding the Corporate Credit Card and will reimburse them in case there is any fraudulent/ unauthorized transaction done on the Corporate card(s) by any employee(s) of the respective Corporate entities to whom the card is issued, without the knowledge of the card holder

## **General Exclusions for all Insurance Coverages**

- Any flight of an International or National Airline for an international inbound flight to Republic of India.
- No partial loss or damage shall be compensated.
- Valuables in the baggage will not be covered.
- Any loss or damage, resulting from or arising out of or in connection with terrorism or terrorist activity.
- On duty Pilots, armed forces, police, air crew are not covered.
- Any act of terrorism is not covered.
- Death due to participation in dangerous sports activities, attempted suicide, self-injury, or under influence of intoxicating liquor or drugs, or any kind of natural death will not get covered in the policy.
- Jewelry, perishable items are not covered.
- Earthquake, Terrorism is not covered.
- Mysterious disappearance is not covered.
- Gross Negligence is not covered
- Any claim due to deliberate breach of law would not be payable
- Any losses arising due to bank server hacking or data breaching of bank
- Fraudulent transactions done by person known to the cardholder

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## Insurance Claims

### Claim intimation period:

1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection) : Cardholders should report the claim within 24 hours of the incidence
2. Personal Accident Cover: Cardholder/Nominee has to report the claim within 90 days from the date of death/Permanent disability and documents should be submitted within 60 days from the date of intimation to insurance company.
3. All other Insurance Covers Cardholders should report the claim within 30 days from the date of incident. Claim documents are to be submitted by Card holder within 60 days from the date of intimation.

Claim Process for Card Liability Cover (Covers for Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection)

- Block / Hotlist the card by calling IDFC FIRST Bank helpline no. 1800 10 888 within 24 hours of discovering unauthorized transactions.
- In case of Lost / stolen / skimming of Card, file a Police intimation / FIR within 24 hours of discovering unauthorized transactions. Requirement of FIR/Diary register (Noting) is not mandatory for Lost Card Liability/Fraud upto INR 1,00,000
- The cardholders can call IDFC FIRST Bank helpline no. 1800 10 888 or write at [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com) to report the fraudulent transactions.
- The Bank/Insurance Company shall investigate the unauthorized transactions and inform the cardholder about the claim process and required documentation.
- The findings of the Bank or Insurance Company investigation will be final and binding on the customer.

### Claim Process for Personal Accident/Air Accident/ Credit Shield/ Purchase Protection/Travel Insurance

#### For Personal Accident and Air Accident:

- In the event of loss of life of Cardholder due to the Accident, legal nominee must intimate the Bank and Marsh India.  
IDFC FIRST Bank helpline no. 1800 10 888  
IDFC FIRST Bank Email Id : [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com)  
Marsh India Email IDs : [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)
- **Claim Reporting Timelines:** Intimation to Bank/Marsh India should be made within 90 days from the date of accident.
- Claim documents are to be submitted within 60 days from the date of intimation to Marsh India at [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)

#### For Credit Shield, Purchase Protection and Other Travel Insurance Related Claims:

- In the event of loss Cardholder must intimate the Bank and Marsh India.
- IDFC FIRST Bank helpline no. 1800 10 888
- IDFC FIRST Bank Email Id : [banker@idfcfirstbank.com](mailto:banker@idfcfirstbank.com)  
Marsh India Email IDs : [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)
- Claim Reporting Timelines for Cardholder: Intimation to Bank/Marsh India should be made within 30 days from the date of Incident
- Claim documents are to be submitted by Card holder within 60 days from the date of intimation to Marsh India at [Sumetra.Ezava@marsh.com](mailto:Sumetra.Ezava@marsh.com) ; [Hiren.Shirsat@marsh.com](mailto:Hiren.Shirsat@marsh.com)

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## Claim Document Submission

**Step 1:** Cardholder will intimate the claim via email to Marsh India Insurance Brokers India Pvt. Ltd. at below given ids

To - Ezava, Sumetra <Sumetra.Ezava@marsh.com>

Cc- Shirsat, Hiren <Hiren.Shirsat@marsh.com>

**The below details need to be included in the intimation mail.**

1. Card Number
2. Name of the Cardholder
3. Claim amount
4. Date of Incident
5. Type of Claim
6. Date and time intimation to Bank / Marsh India

**Step 2:** Claim reference number will be shared to the Cardholder post registration of the claim. Cardholder can use claim reference number for claim tracking purpose

**Step 3:** Once claim is notified/registered; Cardholder must share the documents for Claim settlement to Marsh India Insurance Brokers/ New India Assurance within above given timelines

**Step 4:** All claim documents should be couriered to below given Address:

Sumetra Ezava

**Marsh India Insurance Brokers Pvt. Ltd.**

11201-02, Tower 2B, One World Centre,

Jupiter Mills Compound, Senapati Bapat Marg,

Prabhadevi, Mumbai 400 013

**Step 5:** Scanned copy of original claim documents should be emailed to the below mentioned email ids.

To - Ezava, Sumetra - Sumetra.Ezava@marsh.com

Cc - Shirsat, Hiren - Hiren.Shirsat@marsh.com

**Step 6:** Claims will be processed within 30 working days after submission of all the documents mentioned in the Below list.

Customers can also connect with below contact person at New India Assurance for queries on Insurance claims.

Name - Dillip Sahoo

Contact No.- 022 26633289

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## **CLAIM DOCUMENTATION**

### **FOR LOST CARD LIABILITY CLAIMS:**

1. Claim form dully filled and signed by the claimant
2. Card copy
3. Latest account statement (for the month of loss)
4. Passport copy, if loss at international location, i.e. all pages covering departure from India Immigration stamp to return back in India Immigration along with first and last page of passport.
5. Incident report by Bank
6. Copy of Dispute letter given by the Customer to Bank.
7. Police Intimation / FIR copy for claims above INR 1 lacs

### **FOR PERSONAL ACCIDENT CLAIM**

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount> 1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport color photos of claimant)
8. Indemnity cum declaration bond on a Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original
9. Consent letter from other legal heirs on a Rs.50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)

### **FOR AIR ACCIDENTAL CLAIM**

1. Claim form dully filled and signed by the nominee- Original
2. Destroyed card copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate- Notarized/Attested by Gazette officer
4. Copy FIR Copy- Notarized/Attested by Gazette officer
5. Post-mortem Report or Viscera Report- Notarized/Attested by Gazette officer
6. Copy of Panchnama (Spot and/ or Inquest) -Notarised/ Attested by Gazeted officer
7. If claim amount> 1lakh, AML Documents - Notarised/ Attested by Gazetted Officer (Pan Card Copy, Address Proof, 2 Passport colour photos of claimant)
8. Indemnity cum declaration bond on a Rs.50 / 100 /- stamp paper (Legal heir certificate)- Original
9. Consent letter from other legal heirs on a Rs.50 / 100 /- stamp paper (No objection certificate by other legal heirs) – Original
10. NEFT mandate form duly filled in by the claimant and verified by bank with cancelled cheque of the nominee-Original (for direct fund transfer)
11. Air Ticket & Account statement highlighting the transaction for Air ticket purchase.
12. Certificate from Airline authority, in case of Air accident

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## **FOR PURCHASE PROTECTION CLAIM**

1. Original Claim form duly filled and signed
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Proof of purchase (Original Bills)
4. Copy of FIR
5. Bank statement highlighting the purchase was made through IDFC Credit Card

## **FOR CREDIT SHIELD CLAIM**

1. Original Claim form duly filled and signed by Bank
2. Credit Card Copy (if not available, IDFC FIRST Bank declaration needs to be provided)
3. Copy of Death Certificate
4. Bank Statement highlighting Outstanding Amount.

## **FOR LOSS OF CHECKED IN BAGGAGE**

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass and Journey tickets: Original
6. Property irregularity report (PIR) : Original
7. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original

## **FOR DELAY IN CHECKED IN BAGGAGE**

1. Claim form duly filled in and signed by the claimant: Original Card copy
2. Complete Passport copy, if loss at international location
3. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank Boarding pass and Journey tickets: Original
4. No compensation certificate from Airlines; Original Invoices for the expenses incurred for the purchase of basic essential items in view of the loss: Original
5. Declaration from Airline for the duration of delay or missed flight/ baggage

## **FOR LOSS OF DOCUMENTS**

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. FIR Copy: Notarised/ Attested by a Gazetted officer
5. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
6. Boarding pass and Journey tickets: Original
7. Local Embassy confirmation for loss of passport

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## **FOR DELAY IN FLIGHT**

1. Claim form duly filled in and signed by the claimant: Original
2. Card copy
3. Complete Passport copy, if loss at international location
4. Cancelled Cheque of the claimant (with account holder's name printed) OR NEFT Mandate form duly filled and verified by bank
5. Boarding pass/Journey tickets: Original
6. No Compensation certificate from Airlines: Original
7. Declaration from Airline for the duration of delay in flight.

## **AGREED PANEL OF SURVEYORS**

An Agreed Surveyor clause to form part of the policy which would imply in an event of a claim appointing any one of the surveyors from the list below:

1. Adept Surveyors, Mr. Saurabh Agarwal
2. N Kothhari & Co
3. Sudhir Tandon

**\*The above documentation is tentative in nature. Insurer may choose at its discretion to request more documents for settlement purposes. Customer needs to submit the required documents/revert of queries within 15 Working days to the Insurance company.**

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