



Airport
Lounge



Railway
Lounge



Road-Side
Assistance



Insurance

Airport Lounge

Offer Details:

- The Program is applicable only on minimum monthly spends of ₹20,000.
- Enjoy **2** complimentary visit per quarter to select Airport lounges in India.
- Spends done between 1st to 30th / 31st of any calendar month shall be considered for access for the next month.
- Basis spends in previous month; this benefit will be activated by 5th of next month and will be valid till 5th of consecutive month.
- The above terms and conditions shall be applicable to primary card, and all add on cards.
- This benefit will be shared between primary, and all add on cards.
- Lounges are available on chargeable basis in excess of complimentary visits or during months where lounge access has not been activated.
- This program is open only for card holders carrying an LIC Select IDFC FIRST Bank Credit card issued in India.
- A validation charge on credit card of ₹2 will be applied while accessing the Lounge.

Offer Terms and Conditions:

1. The program is applicable at select Lounges in India, via DreamFolks to cardholders holding an active LIC Select IDFC FIRST Bank Credit Card. As a standard process, all usage of the Participating Airport Lounges under the Program is conditional upon presentation of credit Card and a valid air ticket or boarding pass for travel on the same or next day, at the entrance of the Participating Lounges.
2. Access at the lounge would be given upon successful authorization of the credit card on the electronic terminals placed at the lounges. ₹2 will be charged on the card to check the validity of the card.
3. 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.
4. Eligible cardholders will get access to the lounge, food & beverages as applicable under the agreement between DreamFolks and the lounge. Cardholder is recommended to check the services and facilities covered under Lounge Program with the lounge operator.
5. Complimentary entry to children below two years is on discretion of the Participating Lounges. Cardholders are requested to check the same at the lounge entrance before entry.
6. Program is open only for card holders carrying an LIC Select IDFC FIRST Bank Credit Card, issued in India. Only 1 entry per cardholder will be permitted in a visit. Additional Guest or Services will attract extra charges.
7. Eligible cardholders will get access to **2** complimentary domestic lounge visit per quarter.
8. The program can be modified, amended, changed or revoked anytime by IDFC FIRST Bank without prior intimation. The program is applicable in select lounges in India, this list of lounges is subject to change from time to time.
9. The access to the lounge will be available on first-come-first-serve basis and is subject to capacity constraints at each Participating Lounge.
10. Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Lounge program shall be binding on the cardholders.
11. IDFC FIRST Bank or DreamFolks assumes no responsibility in case a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview IDFC FIRST Bank or DreamFolks.
12. For queries or any assistance pertaining to the lounge access, customer can contact DreamFolks @ 18001234109 or write at helpdesk@dreamfolks.in
IDFC FIRST Bank @ 1800 10 888 or write at banker@idfcfirstbank.com;
13. Terms & Conditions subject to change.

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Eligible List of Airport Lounges:

#	Outlet Name	Terminal	City	Service
1	The Lounge International T2 Departure	Terminal 2	Ahmedabad	Domestic Lounge
2	The Lounge Domestic T1 Departure	Terminal 1	Ahmedabad	Domestic Lounge
3	Zesto Lounge	Terminal 1	Allahabad	Domestic Lounge
4	Primus Lounge	Terminal 1	Amritsar	Domestic Lounge
5	BLR Domestic T1 Departure	Terminal 1	Bengaluru	Domestic Lounge
6	080 Domestic T2 Departure	Terminal 2	Bengaluru	Domestic Lounge
7	Bird Lounge	Terminal 1	Bhubaneswar	Domestic Lounge
8	Primus Lounge Domestic Departure	Main Terminal	Chandigarh	Domestic Lounge
9	Travel Club Lounge B Domestic T1 Departure	Terminal 1	Chennai	Domestic Lounge
10	Travel Club Lounge Domestic T4 Departure	Terminal 4	Chennai	Domestic Lounge
11	Travel Club Lounge A Domestic T1 Departure	Terminal 1	Chennai	Domestic Lounge
12	Earth Lounge Domestic T1 Departure	Terminal 1	Cochin	Domestic Lounge
13	Blackberry Lounge	Terminal 1	Coimbatore	Domestic Lounge
14	Bird Lounge	Terminal 1	Dehradun	Domestic Lounge
15	Saptagiri Restaurant	Terminal 1	Dibrugarh	Domestic Lounge
16	Encalm Lounge Domestic T1 Departure	Terminal 1	Hyderabad	Domestic Lounge
17	Primus Lounge	Terminal 1	Indore	Domestic Lounge
18	The Lounge	Terminal 2	Jaipur	Domestic Lounge
19	Paahun The Executive Lounge	Terminal 1	Jammu	Domestic Lounge
20	Pearl Lounge Domestic T1 Departure	Main Terminal	Kannur	Domestic Lounge
21	Travel Club Lounge Domestic T1 Departure	Terminal 1	Kolkata	Domestic Lounge
22	Adani Lounge T1B Domestic Departure	Terminal 1B	Mumbai	Domestic Lounge
23	Adani Lounge Domestic T2 Departure	Terminal 2	Mumbai	Domestic Lounge
24	Travel Club Lounge	Terminal 1c	Mumbai	Domestic Lounge
25	Mandarin Lounge	Terminal 1	Nagpur	Domestic Lounge
26	Encalm Lounge Domestic T3 Departure	Terminal 3	New Delhi	Domestic Lounge
27	Encalm Lounge Domestic T1 Departure	Terminal 1	New Delhi	Domestic Lounge
28	Encalm Lounge Domestic T2 Departure	Terminal 2	New Delhi	Domestic Lounge
29	Zesto Executive Lounge	Terminal 1	Patna	Domestic Lounge
30	Earth Lounge	Terminal 1	Pune	Domestic Lounge
31	Premium Lounge	Main Terminal	Vadodara	Domestic Lounge

[Click here](#) to refer to the complete updated list of lounges.

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Railway Lounge

Offer Details:

Enjoy **4** complimentary railway lounge access in a calendar quarter to participating lounges in India.

How to Avail:

- Cardholder must present their valid, unexpired eligible card and Valid train travel ticket at the entrance to the participating lounges to avail the benefit.
- 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 Select 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 **4** 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 Select 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

Eligible List of Lounges

#	Outlet Name	Railway Station	City	Platform Number
1	IRCTC Executive Lounge	Agra Cantt Railway Station	Agra	Platform 1
2	IRCTC Executive Lounge	Ahmedabad Kalupur Railway Station	Ahmedabad	Platform 1
3	IRCTC Executive Lounge	Jaipur Railway Station	Jaipur	Platform 1
4	IRCTC Executive Lounge	Kolkata (Sealdah) Railway Station	Kolkata	Platform 8
5	IRCTC Executive Lounge	Madurai Railway Junction	Madurai	Platform 1
6	IRCTC Executive Lounge	New Delhi Railway Station	New Delhi	Platform 16
7	IRCTC Executive Lounge	New Delhi Railway Station	New Delhi	Platform 1
8	IRCTC Executive Lounge	Varanasi Cantt Railway Station	Varanasi	Platform 1

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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 Select IDFC FIRST Bank card holder should call Toll-free Number 1800 572 3860 to avail Emergency Road-side Assistance (RSA).
2. LIC Select IDFC FIRST Bank card holder will share their Full Name, last four digits as on card to Global Assure to claim RSA services. Upon validation of above details a fleet vehicle will be sent to the cardholder location.
3. LIC Select 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 Select IDFC FIRST Bank credit card.
4. All the services to LIC Select IDFC FIRST Bank card holder will be provided as per the below mentioned terms & conditions.
5. LIC Select 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. 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 – Below insurance coverages are available to LIC Select IDFC FIRST Bank Cardholders through their Insurance partner Oriental Insurance Company Limited. The empanelled broker for the policy who shall also assist the cardholders/legal nominees with the Insurance claims is Howden Insurance Brokers India Pvt Ltd.

Complimentary Coverages	Sum Insured for LIC Select IDFC FIRST Bank Credit Card
Card Liability Cover - Covers for Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection for transactions on Cardholder's LIC Select IDFC FIRST Bank Credit Card. Cover is applicable for Active card i.e. Cardholder should have done at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select IDFC FIRST Bank Credit Card	₹50,000
Personal Accident including - 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 at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select IDFC FIRST Bank Credit Card	₹500,000
Credit Shield-Cover in respect of the debits established against the Cardholder resulting only from the use of the LIC Select 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 at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select IDFC FIRST Bank Credit Card	₹50,000
Purchase Protection - 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 LIC Select IDFC FIRST Bank Credit Card only. Cover is applicable for Active card i.e. Cardholder should have done at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select IDFC FIRST Bank Credit Card	₹50,000

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.

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Counterfeit/Skimming:

- Losses arising out of unauthorized/ fraudulent transactions on Counterfeited/skimmed card on ATM/POS/ EDC terminal.
- 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.

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.

General exclusions:

- Fraudulent transactions done by person known to the cardholder.
- All Losses arising from breach of 2nd level authorizations.
- Vishing - Any fraudulent loss or damage arising due to information obtained by unauthorized access to sensitive information by masquerading as a trustworthy entity in a voice communication.
- 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.

Claim Process

- 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 up to ₹1,00,000.
- The cardholders can call IDFC FIRST Bank helpline no. 1800 10 888 or write at 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's investigation will be final and binding on the customer. 2

Personal Accident/ Credit Shield/ Purchase Protection

Personal Accident (PA) – 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.

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1. PA Death / Permanent Disability: Minimum 1 transaction in a month i.e. Cardholder should have done at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select IDFC FIRST Bank Credit Card.
2. Claim under this cover is payable only once irrespective of the number of cards held by the card holder.
3. 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).
4. 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.
5. Terrorism is covered.
6. 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 LIC Select 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 at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select 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 at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select 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

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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 and Terrorism are not covered.
9. Mysterious disappearance is not covered.

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 LIC Select 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 LIC Select 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 for Active card i.e Cardholder should have done atleast 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select IDFC FIRST Bank Credit Card.

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Railway
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Exclusions:

1. Any flight of an international or National Airline for an international inbound flight to Republic of India.
2. Any loss or damage resulting from or arising out of or in connection with terrorism or terrorist activity.
3. On duty Pilots, armed forces, police, air crew are not covered.

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 at least 1 Purchase/ATM Withdrawal transaction during the last 30 days using their LIC Select 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.
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.

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.
- Jewellery, 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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TERMS AND CONDITIONS

Claim intimation period:

1. Card Liability Covers (Covers for Lost Card Liability, Counterfeit/Skimming/Phishing/Vishing 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.

For All Insurance Coverages, there would be active condition applicable for the covered Card in the policy. There should be at least 1 transaction i.e., Purchase/POS/ATM in last 30 days using the LIC Select IDFC FIRST Bank Credit Card.

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

For Personal Accident:

In the event of loss of life of Cardholder due to the Accident, legal nominee must intimate the Bank and Howden.

Claim Reporting Timelines: Intimation to Bank/Howden 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 the Howden/ Oriental Insurance Company.

For Credit Shield, Purchase Protection Claims: -

In the event of loss Cardholder must intimate the Bank and Howden.

Claim Reporting Timelines for Cardholder: Intimation to Bank/Howden 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 Howden/ Oriental Insurance Company.

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

To - alpesh.bhavsar@howdenindia.com
Cc- sudeep.sudevan@howdenindia.com
jinesh.shah@howdenindia.com anish.pillai@howdenindia.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

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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 Howden Insurance Brokers/ Oriental Insurance Company within above given timelines.

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

Alpesh Bhavsar
Howden Insurance Brokers India Pvt Ltd
6th floor, Peninsula Chambers, Peninsula Corporate Park,
Lower Parel, Mumbai – 400013
D: +91 022 66558888 M: +91 9096114755

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

To - alpesh.bhavsar@howdenindia.com
Cc- sudeep.sudevan@howdenindia.com
jinesh.shah@howdenindia.com
anish.pillai@howdenindia.com

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

Claim documentation:

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 Gazetted 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 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.

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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.

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.**

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