

Cancellation For Any Reason (CFAR) insurance: **Terms and conditions**

ABOUT THE BENEFIT:

Trip Cancellation Cover or Cancel For Any Reason (CFAR) Insurance, is a travel insurance that offers increased flexibility to travel plans. With this plan, IDFC FIRST Credit Cardholders can receive reimbursement upon cancellation for bookings done on their FIRST Private Credit Card for the non-refundable amount for Flight/ Hotel booking during the period from date of issue till 7th May 2026. The coverage will include any trip cancellation for a reason not otherwise covered in the booking or any other policy. To be covered under the Cancel For Any Reason benefit, the customer must cancel the booking at least 24 hours before the scheduled travel date.

Trip Cancellation Policy for IDFC FIRST Bank Credit Cards

Coverage – Trip Cancellation cover is available only to Primary & Add-On Cardholders holding the below eligible Credit Card. They share the coverage benefits as given below:

- Eligible Cover - Max ₹25,000 for Flight booking & Max ₹25,000 for Hotel booking.
- This cover is not fungible between hotel and flight booking.
- Policy Period – From 8th May 2025 or Card Issuance date (whichever is later) till 7th May 2026.
- The eligible cover amount can be used across a maximum of two transactions during the policy period as defined above and is fungible between the Primary and Add-On cardholder.
- Coverage will be available for non-refundable portion for Hotel/Flight Bookings which is not refunded by the merchant post cancellation.
- For cover to apply, both booking and cancellation will need to be done between the defined policy period only.

Terms and Conditions

- Available to the Primary & Add-on Cardholder for bookings done through their FIRST Private Credit Cards.
- This benefit is shared between the Primary and Add-On Cardholder for maximum of 2 cancellations.
- For a travel booking to be eligible for CFAR, the booking would have to be done post policy issuance and the booking & cancellation will have to be during the policy
- Coverage will be available on cancellations done at least 24 hours prior to the travel / stay date.
- The coverage is not applicable for No Shows for Flight/Hotel stays.

- Available to the cardholder for the portion of the non-refundable amount for Hotel/Flight Booking which is not refunded by the merchant post cancellation.
- Pro-rata Refund of the cancellation charges which is applicable for the Primary/Add on cardholder's booking will be refunded back as part of the Trip Cancellation cover.
- Cover will not include refund of any discount offer/cashback/voucher (Provided by Bank or Merchant) which has been used by the cardholder as part of the booking.
- Cover is only applicable for amounts pertaining to Flight Ticket/Room Rates for Hotel Booking.
- Coverage not available for other charges (like re-scheduling charges paid for flight/hotel booking, Food/beverage charges, Taxi, Sightseeing, City Tour, Entertainment & Games and other such miscellaneous charges) even if they have been paid as part of the Flight/Hotel charges booking amount.
- Cover is for a maximum 2 transactions per eligible customer during the policy period covering Domestic flight, International flight, Domestic Hotel and International hotel.
- Claim intimation should be within 30 days from date of cancellation.
- Documents submission for the respective claim to be done within 60 days of cancellation.
- Claim settlement to be processed within 30 days of submission of all required documents.
- The refundable amount would be credited in the Bank account shared by the customer at the time of claim settlement.
- At the time of raising a claim the applicable FIRST Private Credit Card should be active with no overdue amount on any Credit Card issued to the Primary and Add-on Cardholder by IDFC FIRST Bank.

Cancellation Coverages (Trip Cancellation and Interruption)

Flight cancelled by Customer due to below reason are covered.

- Insured Person's serious injury or sudden sickness requiring minimum three days' hospitalization.
- Insured Person's spouse or parent or child serious injury or sudden sickness requiring minimum three days' hospitalization.
- Serious injury or sudden sickness requiring minimum three days' hospitalization of Insured person's wife or child who were booked to travel with the Insured person and who is also insured with the Insurer.
- Due to terrorism, Natural calamities, Cyclone, flood, storm etc.
- **Due to Any Personal Reason. The reason can be anything. There is no definition for personal reason.**

Claim Intimation and Submission Process

- Visit the Portal <https://howden.gosure.ai/web/corporate-claims>
- Customer will need to fill the relevant details on the portal including
- Primary Card Holder Name
- Booking Date
- Cancellation date
- Estimated Loss (Non-Refundable cancellation charges pertaining to the Cardholder)
- Nature of Loss: Hotel / Flight / Hotel + Flight
- Contact details: Mobile Number registered with Bank
- Email ID registered with bank
- Travel Details – From and To
- Customer will need to Upload required Documents on the Portal including
- Claim Form
- Claim Supporting documents - Booking confirmation document for Flight/ Hotel Booking, Cancellation confirmation for Flight/ Hotel o IDFC FIRST Bank Credit Card statement highlighting the transaction for Hotel booking/Air ticket purchase.
- Claim Bill – Cancellation of booking /ticket indicating cancellation charges applicable.
- Cancel cheque copy in name of Primary Cardholder for Refund of the amount.
- KYC documents
- The required documents given upon is indicative, additional documents may be asked by Insurance company at the time of claim.

Intimation of claims can be done through email to Howden India Insurance Brokers India Pvt. Ltd to below mentioned email Id. Submission of documents may also be forwarded to the below email id.

Sr. No.	Channel	Details
1	Email ID	howdenindia.idfcfirstclaims@howdengroup.com