

## FAQs for AU Bank Multi- Currency Forex Card

### Q.1. What is covered under the Card Liability Cover?

The Card Liability Cover provides protection against unauthorized transactions due to lost or stolen cards, counterfeit cards, and online fraud. This includes:

**Loss Card Liability:** Covers losses due to unauthorized transactions within 7 days from the first date of loss or theft.

**Counterfeit Cards:** Covers losses due to fraudulent duplicate cards created without the cardholder's knowledge.

**Online Fraud Protection:** Covers internet-based fraudulent transactions made with lost, stolen, or cloned cards.

### Q.2. How do I report a lost card?

In case of a lost card, you need to:

- Report the loss immediately to the bank.
- File an FIR (First Information Report) for the lost card, or in the case of a counterfeit card in a foreign location, submit the bank's investigation report.
- You must submit the claim within 30 days from the date of reporting the loss to the bank.

### Q.3. What is the coverage for online fraud?

Online fraud protection covers fraudulent transactions made using lost, stolen, or cloned cards on internet banking platforms. The cover also applies to phishing or account takeovers. However, transactions involving password-based access or sites without authorized security status (e.g., VeriSign) are not covered.

### Q.4. Are there any exclusions under the online fraud protection?

Yes, the following are not covered:

- Transactions on websites that do not have authorized VeriSign or equivalent security status.
- Failed, duplicate, or declined transactions by host websites or authorized banks.
- Errors made by host websites or banks.
- Claims must be reported by the bank to ICICI Lombard by the 10th of every month.

### Q.5. What is the procedure for claiming Loss Card Liability?

To claim under Loss Card Liability, you need to provide the following documents:

- A completed and signed claim form.
- Latest account statement showing the loss.

- Incident report from the bank.
- FIR or the bank's investigation report (for counterfeit cases).
- Dispute letter submitted to the bank.
- Cancelled cheque or NEFT mandate form.

Q.6. Is there coverage for lost or delayed baggage during international travel?

Yes, for international travel, there is coverage for:

- Loss of checked baggage: Covers loss of baggage checked by international airlines.
- Delay of checked baggage: Covers baggage delay for more than 12 hours from the scheduled arrival time. For both, claims must be reported to ICICI Lombard within 30 days of notification to the bank.

Q.7. How does the coverage for the loss of passport work?

In the case of passport theft while traveling internationally, you must report the loss to the police within 24 hours. Claims must be intimated to ICICI Lombard within 30 days of the bank's notification.

Q.8. What is covered under Purchase Protection?

Purchase Protection covers losses or damages to tangible goods purchased using the card 2 within 90 days from the purchase date, caused by fire, special perils, or burglary at the cardholder's residential address in India. Exclusions include jewellery, perishable items, and mysterious disappearance.

Q.9. What is the coverage for Personal Accident – Death?

The Personal Accident – Death cover provides compensation if the cardholder dies due to an accident caused by external, violent, and visible means. Claims must be reported within 90 days of the event and require specific documents, including a death certificate and FIR.

Q.10. What should I do if I need to claim for an Air Accident?

If you suffer death due to an air accident, the following conditions apply: The ticket must have been purchased using the covered card. Claims must be reported within 90 days of the event. You must submit the claim form, death certificate, and FIR or other required documents, such as boarding pass and flight tickets.

Q.11. Does the Cash in Transit coverage include losses from unattended vehicles?

No, the Cash in Transit cover excludes losses resulting from theft of money from unattended vehicles. Only losses occurring while money is in transit within city limits and completed within 6 hours from the time of withdrawal from an ATM or bank are covered.

Q.12. How long do I have to report a claim?

For most claims, the reporting timelines are:

30 days from the date of the incident (e.g., lost card, counterfeit card, baggage loss, etc.).

For travel-related claims (e.g., baggage, passport loss), reports should be made to ICICI Lombard within 30 days of notification to the bank.

Q.13. What happens if I don't file a claim within the stipulated time?

Failure to report claims within the required timeframe may lead to rejection of your claim. It is important to adhere to the specific timelines for each type of coverage.

Q.14. Is terrorism covered under any insurance policy?

Terrorism is covered under certain policies, but exclusions apply to acts of terrorism in cases such as Personal Accident, Air Accident, and Purchase Protection. Please refer to the specific coverage terms for exclusions.

Q.15. Are my family members covered under the Forex Prepaid Card?

Only the primary cardholder is covered under this insurance policy. If the primary cardholder has multiple cards, the policy applies only to the card with the highest indemnity limit.