

HDFC Forex Card Insurance Cover and Policy terms and conditions

Complimentary Card Insurance Coverage -

Category	Single Currency Forex Cards	Multicurrency & Regalia Forex Cards
	Sum Insured / Limit of Liability (value in INR)	
Section I Card Liability (Skimming/Counterfeiting/Lost Card)	500,000	500,000
Section II A Accidental Death (Road / Rail)	200,000	500,000
Section II A Accidental Death (Air)	500,000	2,500,000
Section VI C Loss of Personal Documents (only Passport)	50,000	50,000
Section VII Loss of Cash in Transit	60,000	60,000
Section VI A Loss of Checked Baggage (only at Airports) Single Any One Item Limit: 50%	20,000	20,000

Card Insurance Special Conditions and Terms and Conditions -

1. The cover is applicable for primary cards as well as add-on cards.
2. Territory of Insurance: Worldwide, however, all the coverages under the policy are applicable on International Travel only. All travel related and personal accident covers will cease once the cardholder is back to the country of residence.
3. Pre and post reporting clause is applicable for Section I (Card Liability Cover) and the extensions applicable to Section I.
4. Card liability cover would be applicable only when there is any loss outside the territorial limits of India.
5. Travel Insurance:
 - Travel Insurance provided under the policy shall not be valid for procuring a visa.
 - Loss of Personal Documents would include loss of passport only. Claims for any other item would not be payable under the section.
 - Travel Insurance Sections would be applicable for the card when the Insured is travelling abroad outside the territorial limits of India.
6. Terrorism is excluded under the policy.
7. Cash in Transit:- In the event of loss of Money belonging to the Insured person(s) by way of hold-up, robbery, theft, burglary or any other fortuitous cause while the money is in transit from any ATM/Bank to the destination, provided the destination is within the city limits and the transit is completed within the 3 hours, the Company hereby agrees subject to the terms, condition and exclusions herein contained, endorsed or otherwise expressed hereon, to pay the Insured the amount(s) of loss in the circumstances or situations as set out in the Schedule, provided always that the limit of the Company's liability for Any One Loss shall in no case exceed the amount specified against the respective Item in the said Schedule and the Company's liability under more than one such occurrence during the Period of Insurance as set out in the Schedule shall not in the aggregate, exceed the Sum Insured. Warranted that money carried in public transport is excluded from the scope of coverage except when carried in a hired taxi.
8. In the event the insured having multiple cards, the personal accident claim would be payable on one card only, with maximum benefit (highest sum insured).
9. Claim Submission to HDFC ERGO Corporate office to be within a period of 180 days from date of blocking.
10. Policyholder to provide Intimation of Claim within 60 days from date of loss / blocking by the insured.
11. Quarterly Declarations shall be required updating the number of cards per category and specifying the BIN Series with the first and last four digits of the cards.

12. For skimming / phishing / counterfeit card / internet banking extensions - reporting to Bank within 60 days from the statement/billing cycle date. However, this above reporting period will not be applicable where we can establish with documentary evidence that the information of misuse was known to the insured cardholder and he has not taken appropriate steps to prudently block or report the card mis-usage within 24 hours of such knowledge. This intimation will apply for the cardholder only and not the Policyholder (Bank).

13. Further, the policy shall covers losses due to skimming / phishing / counterfeit / internet banking frauds extensions subject to a maximum period of 30 days from date of first fraud.

14. Vishing:- The policy will cover vishing loses only where the card holder shares the card information namely - Card number, Expiry date, CVV over telephone to the imposter (acting as a reliable source). However, any losses arising due to use of information which are unique in nature and known only to the card holder like PIN, Password, OTP password are not covered in case of Vishing losses. The total annual sub-limit for such losses is Rs 10,00,000/-

15. Onus of proof that, the claim does not fall within the policy terms and conditions will be with the Insurance company.

16. Fraudulent transactions done by person known to the cardholder are specifically excluded.

17. Person known to the cardholder means an Insured Person's Spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews, maids, servants, person who have access to card and pin.

18. Bodily injury sustained whilst or as a result of participating in any sport as a professional player is excluded in the policy.

Card Insurance Inclusion/Exclusion and Terms and Conditions -

SECTION I - CARD LIABILITY COVER

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Insured/Insured Person(s) a sum not exceeding the Sum Insured / Limit of Liability, unless otherwise agreed by the Company, in respect of the debits or transactions established against the Insured/ Insured Person(s) resulting only from the unauthorized use of any lost or stolen Card issued by the Insured named in the Schedule and the subsequent use of such lost or stolen Card by any unauthorized person. The excess/deductible as stated in the Policy schedule shall apply to the limit of liability.

Specific Conditions applicable to Section I

1) The cover under Card Liability Cover shall be applicable only for certain number of days prior to reporting the loss of Card (pre-reporting period) and certain number of days post reporting of loss of card as mentioned in the schedule.

Specific Exclusions applicable to Section I

The company will not make any payment in respect of:

1) Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Insured named in the Schedule and not covered under the scope of the special conditions under section I above, unless specifically agreed by the Company in writing.

2) Debits established against the Insured Person(s) resulting from the use of counterfeit Card (which shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank). Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank named in the Schedule or a Card duly issued by the Insured named in the Schedule which is subsequently altered or modified or tampered with without consent of the Insured named in the Schedule.

3) Losses sustained by the Insured Person(s) resulting directly or indirectly from any fraudulent or dishonest acts committed by Insured Person(s)'s employee, acting alone or in collusion with others in respect of the Card.

4) Losses sustained by the Insured Person(s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card.

5) Losses resulting from any Card issued without making a proper application to the Insured named in the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Insured named in the Schedule.

6) Losses arising out of use of the Card by the Insured Person(s) with intent to defraud the Insured named in the Schedule.

7) Losses, which the Insured named in the Schedule is legally entitled to recover from the Insured Person(s), or the corporate or other legal entity agreeing to honour Card expenses incurred by the Insured Person(s).

8) In case of cancellation of purchases of products or services, if the amount refunded is not credited to the Original Source of Booking then the insurance company will not make payment for any claim arising as a consequence of this to the Insured / Insured Person(s).

Specific Claims Provisions applicable to Section I

1) Upon the happening of any event which may give rise to a claim under this policy, the Insured / Insured Person(s) named in the Schedule, shall immediately give written notice to the Company with full particulars as far as possible.

2) If the Insured / Insured Person(s) shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claims hereunder shall be forfeited.

3) The Insured named in the Schedule shall maintain proper and up-to-date record of the Insured Person(s) and shall allow the Company to inspect such records at any time, subject to the confidentiality obligations of the Insured. Also, at all points of time during the currency of the Policy, the Insured named in the Schedule is to ensure that adequate premium is paid to the Company to ensure that this Policy applies to cover all the Cardholders of the Insured. If, at any point of time, the required premium is not paid to the Company to cover the Cardholders of the Insured, the Cardholders in respect of whom the premium is not received by the Company from the Insured Person(s) shall be treated as not covered under this Policy.

4) The Insured / Insured Person(s) shall at his own expenses take all reasonable precautions to prevent loss at all times and adhere and shall keep records of all transactions in such manner that the Company can accurately determine on basis of these records, the amount of loss.

5) This policy shall not cover any loss or damage which at the time of happening of such loss or damage is insured by any other existing policy of Insurance, except in respect of excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.

6) Losses arising out of debits raised and established against the Insured Person(s) after receipt of List of Stolen Cards by the Member establishments of the Insured, with whom the Insured has an Acquiring Bank relationship, are not payable.

7) On payment of a claim by the Company, the total amount of indemnities and the indemnity amount per Cardholder will stand reduced by the amount of claim paid, unless the same is reinstated on payment of additional premium by the Insured.

SECTION II - PERSONAL ACCIDENT COVER

Specific Definitions applicable to Section II

1) "Accident" is a sudden, unforeseen and involuntary event caused by external and visible means...

2) "Bodily Injury" means physical, external, Accidental bodily injury occurring suddenly in time and resulting solely and independently of any other cause or any physical defect or infirmity existing before the Period of Insurance.

3) "Permanent Total Disablement" means disablement, as the result of a bodily injury, which continues for a period of twelve (12) consecutive months, and is confirmed as total, continuous and permanent by a Physician after the twelve (12) consecutive months, and entirely prevents an Insured Person from engaging in or giving attention to gainful occupation of any and every kind for the remainder of his/her life.

II A). ACCIDENTAL DEATH

If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in Death within twelve (12) months of the Date of Loss, then the Company agrees to pay to the Insured Person's Beneficiary or legal representative the Compensation stated in the Schedule.

Specific Extensions applicable to Section II A

1) Disappearance: In the event of the disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive; all payments shall be reimbursed in full to the Company. 2) Exposure: Death as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

Specific Conditions applicable to Section II A

1) If applicable and if payment has been made under the Permanent Disablement Section, any amounts paid under that Section would be deducted from payment of a claim under this Section of the Policy.

Specific Exclusions applicable to Section II

The Company shall not be liable to pay any benefit in respect of any Insured Person(s):-

1. for Bodily Injury or Sickness occasioned by Civil War or Foreign War. 2. for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person. 3. for Bodily Injury or Sickness due to wilful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of nonadherence to medical advice. 4. for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician. 5. for Bodily Injury due to a gradually operating cause. 6. for Bodily Injury sustained whilst or as a result of participating in any criminal act. 7. for Bodily Injury sustained whilst or as a result of participating in any sport as a professional player. 8. for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle. 9. for Bodily Injury sustained whilst or as a result of riding or driving a motorcycle or motor scooter over one hundred fifty (150) cc. 10. for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes. 11. for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth. 12. for Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV. 13. for Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease. 14. for Bodily Injury sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder. 15. for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform. 16. for treatments for nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity. 17. any pathological fracture. 18. for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.). 19. for investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency. 20. for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping. 21. for Bodily Injury caused by or arising from or as a result of Terrorism.

SECTION VI – TRAVEL INSURANCE

SECTION VI (A) - CHECKED BAGGAGE LOSS

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

Specific Definitions applicable to Section VI (A)

1) Personal Documents means an Insured Person's identity card (if applicable), ration card, voter identity card, passport, driving licence and car licence.

Specific Conditions applicable to Section VI (A)

1) All claims will be subject to the Company at its own discretion assessing the value of the claim based on the age and estimated wear and tear of the article that forms the basis of the claim. 2) If applicable and if payment has been made under the Baggage Delay Section, any amounts paid would be deducted from payment of a claim under this Section of the Policy. 3) If a Policyholder or Insured Person has other insurance against a loss covered by this Section, then the Company shall not be liable for a greater proportion of the loss than the applicable benefit under this Section bears to the total applicable benefit under all such insurance.

Specific Exclusions applicable to Section VI (A)

The Company shall not be liable to pay any benefit in respect of any Insured Person for: 1) loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons. 2) mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle. 3) destruction or damage due to wear and tear, moth or vermin. 4) baggage, clothing and personal

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

Specific Claims Provisions applicable to Section VI (A)

In the event of a claim the Insured Person must: 1) give immediate written notice: a) to the relevant Common Carrier in the event of loss or damage in transit; b) to the relevant police authority in the event of loss or theft; 2) submit a copy of the relevant Common Carrier or police report when a claim is made; 3) obtain a Common Carrier or police report where the loss occurred; 4) in the event of loss by a carrier, retain original tickets and baggage slips and submit them when a claim is made; 5) submit original purchase receipts in the event of claims regarding goods purchased during the Insured Journey; and 6) for claims involving jewellery, submit original or certified copies of valuation certificates issued prior to the commencement of the Period of Insurance, when a claim is made.

For purposes of any claim hereunder: 1) a pair of skis, ski boots and accessories shall be regarded as one item; 2) bottles of perfume, aftershave, and make up shall together be regarded as one item; 3) the equipment and accessories of any sport that an Insured Person takes on a trip shall be regarded as one item.

SECTION VI (C) - LOSS OF BAGGAGE AND PERSONAL DOCUMENTS

If, during the Period of Insurance, the Baggage, Personal Documents and/or Personal Effects owned by or in the custody of an Insured Person are damaged or lost, then the Company will reimburse the Insured Person the cost of replacement of the articles for any amount up to the Total Sum Insured stated in the Schedule. The Deductible, if applicable, shall be deducted from the Compensation payable.

Specific Definitions applicable to Section VI (C)

Personal Documents means an Insured Person's identity card (if applicable), ration card, voter identity card, passport, driving licence and car licence.

Specific Conditions to applicable Section VI (C)

Any valid claim involving a motor vehicle, and at all time subject to Specific Exclusion (5), will be limited to a maximum of fifty percent (50%) of the Sum Insured stated in the Schedule. All claims will be subject to the Company at its own discretion assessing the value of the claim based on the age and estimated wear and tear of the article that forms the basis of the claim. If applicable and if payment has been made under the Baggage Delay Section, any amounts paid would be deducted from payment of a claim under this Section of the Policy. If a Policyholder or Insured Person has other insurance against a loss covered by this Section, then the Company shall not be liable for a greater proportion of the loss than the applicable benefit under this Section bears to the total applicable benefit under all such insurance.

Specific Exclusions applicable to Section VI (C)

The Company shall not be liable to pay any benefit in respect of any Insured Person for: loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons. mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle. destruction or damage due to wear and tear, moth or vermin. baggage, clothing and personal effects despatched as unaccompanied baggage. theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means. loss or damage to sports equipment whilst in use, contact lenses, samples, tools. for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority. for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring. for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. a claim involving animals. loss, including but not limited to loss by theft, or damage to vehicles or other accessories. for any loss that is not reported either to the appropriate police authority or transport carrier within twenty four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained. baggage and/or personal effects sent under an airway-bill or bill of lading. computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players. contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.

Specific Claims Provisions applicable to Section VI (C)

In the event of a claim the Insured Person must: give immediate written notice: to the relevant Common Carrier in the event of loss or damage in transit; to the relevant police authority in the event of loss or theft; submit a copy of the relevant Common Carrier or police report when a claim is made; obtain a Common Carrier or police report where the loss occurred; in the event of loss by a Common Carrier, retain original tickets and baggage slips and submit them when a claim is made; submit original purchase receipts in the event of claims regarding goods purchased during the Insured Journey; and for claims involving jewellery, submit original or certified copies of valuation certificates issued prior to the commencement of the Period of Insurance, when a claim is made. For purposes of any claim hereunder: a pair of skis, ski boots and accessories shall be regarded as one item; bottles of perfume, aftershave, and make up shall together be regarded as one item; the equipment and accessories of any sport that an Insured Person takes on a trip shall be regarded as one item.

SECTION VII - CASH IN TRANSIT

In the event of loss of Money belonging to the business or profession of the Insured due to accident or misfortune happening during the currency of the Policy, the Company hereby agrees subject to the terms, condition and exclusions herein contained, endorsed or otherwise expressed hereon, to pay the Insured the amount(s) of loss in the circumstances or situations as set out in the Schedule, provided always that the limit of the Company's liability for Any One Loss shall in no case exceed the amount specified against the respective Item in the said Schedule and the Company's liability under more than one such occurrence during the Period of Insurance as set out in the Schedule shall not in the aggregate, exceed the Sum Insured.

The Company will pay for cost of replacement or repair of the Insured's safe or strongroom or cash box at the Insured's premises in the event of it being damaged by thieves or burglars subject to Limit of Any One Loss and Sum Insured as aforesaid.

Specific Exclusions applicable to Section VII

The Company shall not be liable to make any payment under this section in connection with or in respect of any expenses whatsoever incurred by any insured in the following cases:

1) Loss occasioned by Riot, Strike; 2) Money carried under contract of affreightment; 3) Theft of money from unattended vehicle; 4) Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. 5) Shortage of any money due to any error or omission of the Insured or any other person; 6) Loss of or Damage to money in transit by post 7) Loss or damage attributable to wilful /gross negligence on part of the Insured Person (s) or any other person acting on behalf of the Insured Person(s).

Specific Claim Provision applicable to Section VII

Upon the happening of any event giving rise or likely to give rise to a claim under this policy coming to knowledge of the Insured:

The Insured shall give immediate notice to the Police and to the policy issuing office of the Company and take all practical steps to discover the guilty person or person and to recover the Cash lost. The Insured shall deliver to the Company, within fourteen days from the date on which the event shall have come to his knowledge, a detailed statement in writing of the loss.

The Insured shall furnish all explanations, vouchers, proof of ownership and other evidence to substantiate the claim and the Company may, if it deems necessary require corroborative evidence of the statement of the Insured or any of Insured family members of employee/s.

The Insured Person(s) shall be required to furnish the following for or in support of a claim: (a) Claim form, duly completed; (b) A copy of First Information Report/ Complaint lodged with concerned Police Station or Panchnama in respect of any loss on account of or during riot and strike, or on account of or due to theft.

Frequent Asked Questions –

Q.1. Why is the cardholder required to fill a cardholder dispute form (CDF) to report transaction dispute ?

A.1. Cardholder is required to submit duly filled and signed dispute form at the respective HDFC Bank branch (along with the documents) stating the exact the details of the disputed transaction which will enable / authorize the bank to investigate with the respective Merchant / Member Bank. Cardholder can also email us the scanned CDF copy along with the documents (as mentioned in CDF or as below) to support@hdfcbank.com.

Q.2. What is the time frame to report fraudulent/unauthorised transactions occurred on Forex Card ?

A.2. Any fraudulent/unauthorised transaction dispute needs to be reported to the bank in writing within 30 days from the transaction date. The insurance settlement is subject to merits of claims which may require further investigation by insurer. While the turn around time for claim settlement is 30 days from the date of submission of documents, in case of specific circumstances or investigation the settlement can get delayed up to 120 days. The credit to cardholder will be provided only post successful settlement from the insurance company.

Please note that any case reported after 45 days from the date of transaction and documents submitted after 90 days from the date of transaction will not be processed by the insurance company.

Q.3. Which documents are to be submitted for filing insurance claim ?

A.3. Following are the category wise documents which are required to be submitted.

Category	Documents required to be submitted
Section I Card Liability (Skimming/Counterfeiting/Lost Card)	<ul style="list-style-type: none"> · Duly filled and signed CDF · Self attested copy of all the pages of passport (including blank pages) · Copy transaction slip if any · Local Police FIR copy (if the FIR is not in English, then a translated copy in English notarised by the Consulate has to be enclosed) <p>Please note that for Lost Card insurance cover is only available for transactions which have happened on the card up to 24 hours prior to the card getting reported as lost or stolen.</p>
Section II A Accidental Death (Air/Road / Rail)	<p>Legal Heir of the cardholder has to submit request letter to claim for death cover stating the following at the branch;</p> <ul style="list-style-type: none"> · Name of the deceased Forex cardholder · Forex Card Number · Passport Number · Date during which the customer was travelling · Date of Accident · Incident detail/Cause of the death <p>Legal Heir should also attach proof that he / she is the legal heir to the deceased cardholder</p> <ul style="list-style-type: none"> • Copy of the FIR • Postmortem Report • Inquest Report • Police Field Incident report (if any) • Death Certificate • Claim Form • Self attested copy of the Passport with entry and exit stamp of the Airport of the deceased forex cardholder <p>In case the death has happened abroad, then documents should be translated in English and notarized by the Consulate</p>
Section VII Loss of Cash in Transit	<ul style="list-style-type: none"> • Duly filled and signed CDF • Self attested copy of all the pages of passport (including blank pages) • FIR copy (if the FIR is not in English, then a translated copy in English notarised by the Consulate has to be enclosed) • Ticket copy • ATM Cash Withdrawal slip <p>Please note that, the customer need to report disputed transactions within 14 days from the transaction date & need to submit the documents as mentioned above</p>
Section VI A Loss of Checked Baggage (only at Airports) Single Any One Item Limit: 50% & Section VI C Loss of Personal Documents (only Passport)	<ul style="list-style-type: none"> • Cardholder has to submit request letter to claim for Baggage Loss / Passport Reconstruction stating the following at the branch; · Forex Card Number · Passport Number · Date during which the customer was travelling abroad · Date of Baggage / Passport Loss · Detailed list of items lost, their value and the Amount claimed. <ul style="list-style-type: none"> • Duly filled and signed CDF • Insurance Claim Form • Self attested copy of the Passport with entry and exit stamp of the Airport • Local Police FIR copy (if the FIR is not in English, then a translated copy in English notarised by the Consulate has to be enclosed) • Ticket copy (substantiating that the customer was abroad at the date of baggage loss) • In case of Passport Reconstruction Cover, bills/receipts of passport reconstruction and copy of the old & new passport

Meanings –

Lost Card cases - If the card is lost and there is a transaction which has got processed on the card not authorized by the customer

Card Liability Cover (Skimming / Misuse) - If the card is in the possession of the customer and there is a transaction which has got processed on the card not authorized by the customer

Loss of Cash in Transit - If the cash money is lost belonging to the cardholder by way of hold-up, robbery, theft, burglary or any other fortuitous cause while the money is in transit from any ATM/Bank to the destination, provided the destination is within the city limits and the transit is completed within the 3 hours

Note – Any additional documents as requested by the bank or Insurance Company for processing the claim, the cardholder shall have to provide accordingly. In the absence of the same the claim shall be rejected.

Q.4. Which documents are to be submitted for raising dispute wrt failed transactions ?

A.4. Following are the category wise documents which are required to be submitted along with the CDF.

Category	Documents required to be submitted
Transaction declined but funds are debited from the card account OR Funds not received on the card account in spite of reversal passed by the merchant OR Transaction cancelled but refund not received from the merchant	Refund/Void slip from the merchant OR Merchant's Banker authorization cancellation letter. i.e. a letter from Bank on the letterhead of the bank. It should cover the following details (Card Number, Txn DT, Amount and Authorization code that needs to be released.) OR Merchant letter (signed and stamped by the merchant) on the letter head of the merchant (if merchant is giving confirmation to release the txn on email, such email confirmation would not suffice).
Excess amount debited from the card account	Transaction Slip & Invoice copy from the merchant

Q.5. How do I report such service/merchant related transaction dispute incurred using my Forex Card transaction?

A.5. We strongly recommended that for all service related disputes, the Forex cardholder must first attempt to contact the merchant to resolve the dispute which enables prompt resolution.

Considering all attempts have been made to resolve dispute with the merchant, you may call HDFC Bank PhoneBanking team for raising exact nature of dispute and send relevant supporting document with respect to failed / disputed transactions with complete transaction(s) details to support@hdfcbank.com OR submit the same at your nearest HDFC Bank.

Q.6. What is a Service Dispute?

A.6. Following transactions are categorized as service dispute.

- Transaction declined but funds are debited from the account
- Amount debited but payment made through an alternate mode
- Excess amount debited
- Transaction cancelled but refund from merchant not credited
- Dual Debits /Duplicate debits for the same merchant, amount, date and time
- Damaged goods/ Quality of the product or services is not as agreed.

Q.7. How long will it take to resolve a billing dispute wrt POS / Ecom / ATM transactions ?

A.7. Most disputes are resolved within 45-120 days from the date of receipt of CDF along with complete supporting documents, although complex cases could require additional time.

Q.8. What is the time frame to report a any type of disputed transaction or to raise claim with the Insurance Company ?

A transaction dispute should be referred to HDFC Bank within 30 days from the date of transaction with the Customer Dispute Form (CDF) and supporting Documents (as mentioned in the CDF). For Loss of Cash in Transit case the customer need to report disputed transactions within 14 days from the transaction date & need to submit the documents as mentioned above.

The CDF is available under Forms Centre section on the HDFC Bank website.

In case, the CDF and supporting Documents are not received within the timelines as mentioned in the CDF, we would be unable to raise the dispute with the acquiring bank and the liability of the transaction would lie with you.