

## Terms & Conditions

### A. General Information

The Terms & Conditions form the contract between You and Us.

We have tried to make these documents simple and easy to understand while also clearly describing the terms and conditions of your coverage. This policy has been issued based on the information you provided at the time of purchase. We will provide the described services in this policy in return for payment of the service fee and your compliance with all provisions of this policy. You will also notice that some words are capitalized. These words are defined in the “Definitions” section. Headings are provided for convenience only and do not affect your coverage in any way.

#### A.1 Policy

**Documents which form part of the Policy:**

- (1) Terms & Conditions
- (2) Coverage Certificate

Please keep these documents in a safe place.

**Start Date of the Policy:** Your Policy starts on the date specified in Your coverage Certificate. Please see Sections H and I for details.

#### A.2 / We / Us / Our

We / Us / Our means AWP Assistance (India) Private Limited .Having company identification Number (CIN) is < U63040HR2007PTC041959> with its registered office at the 1<sup>st</sup> floor, DLF Square, Jacaranda Marg, M Block, DLF phase 2, Gurugram 122002, Haryana.

### B. What is covered?

Cover provided by this Policy applies to You whose name is mentioned in the coverage Certificate.

#### Geographic scope of coverage (occurrence of event)

Our assistance is valid only in India:

#### B.1 What Events are covered?

S.No	Covered Event
Card Protection Plan	Card Protection means covering credit or debit card upto sum insured, in case of loss or theft/counterfeit or skimming, etc
Data recovery	In the unfortunate event of an accidental damage to your computer/laptop (registered with us) or in case of a ransomware/malware attack, resulting in your data getting corrupted/difficult to recover, we would in partnership with service provider, help you recover your data at no additional cost

**Inclusion of a definition in this section does not automatically covers you for a benefit. You will only be covered for benefits specifically mentioned in your Policy Certificate.**

### C. Contractual Partner

**Policyholder / You:** You, the Policyholder must, be at least 18 years of age and must be a resident of India. Your personal details & address must be as noted in the coverage Certificate.

The Policyholder may also interchangeably referred to as the Beneficiary or You (or Your, where applicable).

The Beneficiary is the person covered by the benefits that are defined in these terms and conditions.

#### COVERAGE

AWP Services (India) Private Limited “hereinafter interchangeably called “Company” or “AWP” will assist you for all the covered services covered under the program or as applicable to you depending upon the service package you have opted for.

**Definitions:-**

- 1) "Program(s)" shall mean include the product(s), services and/or benefits offered subject to the terms & conditions mentioned in the document herein.
- 2) "AWP" also known as "Allianz Assistance" M/s AWP Services (India) Private Limited (formerly known as AGA Assistance (India) Private Limited), a company incorporated under the Companies Act 1956, having its registered office at 1st Floor, DLF Square, DLF City, Phase II, M Block, Jacaranda Marg, Gurgaon – 122002 herein after interchangeably referred to as "AWP/we/us".
- 3) Customer:- Would mean the purchaser of this program whose name appears on the Membership Certificate, herein after interchangeably referred to as You/Yours/Customer.
- 4) "Program Fee" shall mean the fees charged by AWP for the Program purchased by the customer. The program Fee is inclusive of all applicable taxes.
- 5) Program Period means the duration of coverage calculated from "Coverage Start Date upto the Coverage End Date". The program period shall be one year unless otherwise specifically communicated by AWP to the customer.
- 6) "Coverage Start Date":- Means the date when the coverage of the program begins and will be two days after date of purchase of program.
- 7) "Coverage End Date":- Means the last date when the coverage of the program/expiry of the program and will be one year calculated from the "Coverage Start Date".
- 8) Card:- Would mean
  - a. a credit, debit or a prepaid card issued to you by a duly licensed bank in India.
  - b. Such card has been registered by you with us under this program to enable the coverage against misuse of such card.
- 9) Loss/Theft of card:- Theft" as defined in Section 378 of Indian Penal Code shall mean whoever, intending to take dishonestly any movable property (under this program the Card) out of the possession of any person without that person's consent, moves that property (under this program the Card) in order to such taking, is said to commit theft.
- 10) Computer:- The computer used by the customer and registered with us at the time of purchase of program to avail the benefits of data recovery as provided under this program. Computer would include a desktop and/or laptop.
- 11) "Insurer" shall mean a Company duly registered with and licensed by IRDAI to carry out General Insurance business in India.
- 12) Insured:- means the customer who has purchased this policy (along with other benefits) from AWP.
- 13) Bank:- mean a company duly registered and licensed by RBI to carry out banking business in India and with whom the insured maintains his bank account and/or holds a Debit/Credit Card.
- 14) Card Issuer:- means the company who had issued the card to the insured and would include both banking and nonbanking finance companies duly registered with RBI.
- 15) "Sum Insured" means the amount stated in the Schedule, which is (save as expressly stated to the contrary) the maximum amount (regardless of the number of amount of Claims made) for any one Claim and in the aggregate for all Claims for which the Company will make payment in relation to the Cover to which the Sum Insured relates during the Plan Period.
- 16) "Personal Information /Data" shall mean and include such personal and financial information of the customer relating to his/her data/ or documents, in any medium including financial information such as bank account or credit card or debit card or other payment instrument details, identification document details including passport, PAN card details, driving license etc.
- 17) "Family":- Family shall mean immediate family members of the customer namely:- Spouse, kids and staying with you in the same household. For certain benefits/sections under the program the definition of family could be enhanced/reduced. In case of change in definition of family for a particular benefit, definition of a family has been specifically mentioned. Wherever there is a change in definition of a family, the definition of

the family has been specifically mentioned under such section.

- 18) **Residence:** Beneficiary’s permanent, fixed home address as mentioned in the coverage certificate.
- 19) **Terms and Conditions:** The terms of coverage, as set out in this document.
- 20) **Third party:** a natural or legal person, other than the Beneficiary.
- 21) **Waiting Period:-** Waiting period means a mandatory holiday period/No benefit claimable period during which the beneficiary will not be able to avail the services under the program. The waiting period for each of the benefit under the program will be as follows

Benefit	Waiting Period (applicable from Policy Purchase Date)
Data recovery	One Months

### Benefits and Limits

You & your family members named in the coverage certificate can avail following benefits during the coverage period.

Benefit	Covered upto
Card protection Plan	Sum Insured INR 100000 Cover upto 1 card
Data Recovery	Covers upto 1 device

### Benefits & Coverages

This section lists down all the benefits provided by us under this program. **However all benefits may not be applicable to your policy. To crosscheck whether a benefit is applicable to your policy or not, please check your coverage certificate.**

**We** reserve the right to check the validity of the cover, the eligibility of the **Beneficiary** and proof of the occurrence of a covered event.

When a request is submitted to **Us**, **We** will ask for the supporting documentation to allow us to verify the request. **We** would organize for the benefits described hereafter, under the conditions and limits indicated in the Table of Limits and Conditions\*, and subject to obtaining the necessary approval from the competent authorities.

When the **Beneficiary** calls **Us**, decisions regarding the nature, the appropriateness, and the way in which the measures to be taken are organised are under **Our** exclusive responsibility.

### Digital Risk – Credit/Debit Card Fraud Protection Conditions

Terms and Conditions:- General Conditions:

This service is brought to you by the company in association with “ICICI Lombard General Insurance Company Limited”

1. The insurance cover is valid only for 1 Credit card or Debit Card.
2. The period of coverage will be one year from the date of enrollment/activation
3. Only Primary card holders are covered.
4. Any claim due to deliberate breach of law would not be payable.
5. Gross Negligence is not covered.
6. Pre Delivery Fraud and compromised 2nd Level Authorization transactions are not covered.
7. Claim Payment will be made directly to the account of Card holder.
8. Declaration of no. of members issued is to be made monthly.
9. Refund to be made to the insurer wherever recovery is made by bank.
10. Claim will be paid on the cases where Allianz Partners verifies that the mentioned card is recorded in their system.
11. A letter on bank letterhead duly signed and stamped by bank official to be submitted to ICICI Lombard at the time of claim mentioning that bank is not claiming the amount from any insurer and they are not going to settle the claim amount directly in customer account from their end.
12. Claim will not be paid in case card issuing bank/ authority reverses the transactions or reimburses the customer up to the loss.
13. Warranted that all cards are having Chip and PIN technology built in.
14. The maximum monetary liability under the program is Rs. 1Lacs/card
15. Claim Reporting Timelines for Allianz Partners- Intimation to ICICI Lombard should be made

within 30 days from the date of intimation to the Allianz Partners/Bank by the card holder.

16. Claim documents to be sent within 60 days from the date of intimation to the Allianz partners/Bank or date of blocking whichever is earlier.

**Lost Card Liability:-**

1. Reporting Period - 15 days pre-reporting and 7 days post reporting Cover.
2. Any loss arising out of unauthorized / fraudulent usage of lost / stolen cards on ATM/POS/EDC terminal/E-commerce anywhere in the world.
3. Any PIN based transactions (ATM, Internet, etc.) from lost/stolen cards are covered provided PIN is acquired under duress by unauthorized person.
4. 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.
5. Intimation of claim to the Allianz Partners/Bank by card holder should be made within 15 days from the date of blocking or date of receiving the statement whichever is earlier.
6. FIR or Police report is to be mandatorily submitted in case of lost card.

**Counterfeit/ Skimming:-**

1. Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank which is subsequently altered or modified or tampered with without consent of the Bank named in Part I of the Schedule.
2. Skimming - Any Fraudulent Use of a Bank Card(s) where property, labor or services are sold and delivered by a merchant to an individual purporting to be the cardholder using telephone, fax machines, postal services or a computer based system or network.
3. Losses arising out of duplicate or counterfeit cards as issued by the Bank created without the Card holder's Knowledge.
4. 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.

5. Reporting Period - 15 days pre-reporting and 7 days post reporting Cover.

6. Claim has to be reported by cardholder within 15 days from the date of issue of statement containing the disputed counterfeit transaction or date of notification of fraud whichever is earlier.

**Online Fraud Protection:**

1. Internet Banking Frauds is defined as fraudulent/ unauthorized online transactions being made on the internet by use of lost/stolen cards.
2. Phishing/ account takeover - Any 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.
3. The policy covers all online fraudulent utilization of Credit Cards using the authorized CVV (Card Verification Value Code) issued to the Cardholder by the Bank
4. Covers Liability arising out of any loss or damage of Card transactions using the authorized PIN issued to the Cardholder by the Bank.
5. Reporting Period - 15 days pre-reporting and 7 days post reporting.
6. Claim should be reported by card holder / Bank to IL within 15 days from the date of receipt of statement where in the alleged online fraud transaction is reflected or Date of blocking whichever is earlier.
7. 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.
8. Password based transactions are not covered, unless both card and OTP/Secure PIN source is lost as per investigation by issuing bank, mobile or internet service provider and FIR or police report. E.g. - Sometimes during a transaction a 3D secure pin or OTP is required.
9. The Company will not make any payment for any claim directly or indirectly arising from, or occasioned by, or due to:

- a. Loss incurred by the cardholder because of misuse of credit card at any site not having authorized Verisign Security status or any other equivalent security status at any point in time for the entire period of the insurance.
- b. Any failed/ duplicate/ declined transactions by host website/ authorized bank
- c. Any errors made by the host Website/ authorized bank.

Claim Intimation Clause For any claims please - Notify us immediately on toll free number 18002666 or on our website ([www.icicilombard.com](http://www.icicilombard.com)) or drop a letter to the customer Support department at our registered office address along with the Policy No.

- 1) **Data Recovery:-** In the unfortunate event of an accidental damage to your computer/laptop (registered with us) or in case of a ransomware/malware attack, resulting in your data getting corrupted/difficult to recover, we would in partnership with service provider, help you recover your data at no additional cost. You will be assisted for the following:-
  - a. The data recovered will be provide to you in an encrypted format in a hard drive ( subject to a maximum of 500 GB).
  - b. An Email confirmation on the possibility and extent to which the data recovery is possible

2) **Terms and Conditions for Data Recovery:-**

By ordering and/or availing services from service provider Information Technology Pvt. Ltd., Customer agrees to the following terms and conditions:

**The Service Agreement**

Customer agrees that service provider may inspect, analyze, identify the problem, and /or recover or minimize the damage to, the equipment data/media and/or provide other relevant services as may be requested by the Customer.

Upon payment of media analysis charge or as agreed between service provider and Customer, Customer may submit his/her data storage device or media to service provider along with completely filled MAF to initiate the data recovery process and service provider will engage reasonable efforts and appropriate tools and techniques to analyze storage device or media for possibility of data recovery. Due care would be taken while estimating the recovery percentage/possibility; however, same is subject to

change due to inherent risk involved in the job. service provider would provide Customer with a report/ quotation for the actual recovery work along with other terms by e-mail. On receiving written confirmation by e-mail or facsimile or in any other manner except verbal thereby agreeing with the terms of quotation from the Customer, service provider would proceed with the data recovery process and on completion would send the detail directory list in text file or HTML form to Customers e-mail address registered with service provider or alternatively Customer or their duly authorized representative may visit service provider and can verify the data.

Customer acknowledges and agrees that him / her/ them not responding to Setllar’s communications and/or quotations and /or directory listing’s and /or verification forms and / or not doing verification within 15 days from the date of sending communication/quotation/directory listing/ verification by service provider, will automatically entitle service provider to raise an Invoice against the advance amount received and will further entitle service provider to raise a further invoice for the rest of the amount agreed including for data recovered by service provider irrespective of the fact that the customer requires the data or not later on. service provider shall also consequently move the device and/or media and/or data in unclaimed section.

In case, the Customer does not respond to the first communication sent by service provider informing them about the data recovery and Directory Listing within 15 days of the receipt of the same or unnecessarily delays on one pretext or another to collect the recovered data, service provider would be constrained to raise invoice against the advance received and further raise a performa invoice for rest of the amount as agreed by the Customer for data recovery irrespective of the fact whether the customer wants the data or not and the customer shall be under obligation to pay the invoice so raised within the time prescribed therein.

If service provider provides hard disk for copying the customer’s recovered data then only 500GB of data will be encrypted and not above it. However, if the customer provides his own hard disk for copying the recovered data, it would not be encrypted.

service provider will recover data as mentioned by the Customer in MAF but does not guarantee the same. In case, after initial requirement has been fulfilled by service provider and the Customer again makes a request for additional after verifying the data and before taking the data, then the Customer shall make the payment for data already recovered apart for the payment of additional data which will be treated as fresh request / order.

The request for recovery of additional data, shall be made within a period of 30 days after the data has been extracted by service provider and informed to the Customer. service provider would make possible efforts to help Customer with the additional data request but cannot guarantee the recovery of the same.

No RECOVERY No charge policy is extended in case of only those files and folders mentioned by the customer in MAF Form. "ALL DATA" or "FULL DATA" or similar type of endorsements in MAF Form shall not be covered under this policy.

Customer shall exercise due care and caution while handing over the media for recovery and filling up of MAF. service provider is not responsible for any wrong media sent and /or the user for whom recovery was requested is no longer working or interested in the data, etc.

Customer shall pay the ordered amount value for recovering the data whether the same is required or not. In case the customer fails to collect the data within 15 days of raising of final invoice for data recovery by service provider, then all data from media would be wiped out and media would be junked and the Customer shall have no right whatsoever on the media.

In case verification of data is not done by the customer after the directory listing is sent to the customer and he/she fails to verify the same within 60 days, then service provider would delete all the data, junk the hard disk and raise invoice for the advance amount so received without further reference to the customer and the customer shall be liable to pay the balance / entire amount for services of data recovery. In case the customer knowingly or unknowingly, hands over wrong media / hard disk for recovery and later on after seeing directory listing realizes the same, then also the customer shall be bound to pay the entire invoice amount for data recovery services irrespective of whether or not he/she takes the data / hard disk / media.

On receipt of agreed data recovery charges/signing of credit facility format/work order payment term/rate contract payment term, service provider would dispatch the data in appropriate media followed by Customer's crashed storage media/disk or as requested. Any device, media and /or data unclaimed or left with service provider with or without full payment after 60 days from the date of signing MAF or submission of Job will be disposed at discretion of service provider and would release service provider from any obligation of confidentiality related to the device, media and/or data and Customer ceases the right of ownership to that media.

#### **Acknowledging Existing Conditions**

Customer acknowledges that the device and/or media being given to service provider may be damaged prior to its receipt by service provider. In spite of processing, received crashed storage media with best of available technology and processes, the efforts may result in the destruction of or further damage to the device, media and/or data. service provider regret that it will not assume any responsibility for further damage that may occur to the Customer's device, media and/or data. Please note that service provider is only committing to reasonable efforts with its existing technology and techniques. However, service provider cannot promise or guarantee particular results.

The customer understands that it is not possible to ascertain the true condition of the media / hard disk when the same is collected / delivered. The Customer acknowledges and accepts that the determination by the service provider of the condition of media / hard disk (viz. whether the same is damaged or tempered) after examining the same at the lab shall be final and binding on him/her.

#### **Confidentiality**

service provider will use any information contained in the device and /or media only for the intended purpose and will otherwise keep such information disclosed by the Customer under this agreement in the strict confidence. service provider will ensure reasonable measures to prevent unauthorized disclosure of Customer's data of the same degree as ensured by service provider in protecting its own confidential information. service provider will not disclose this information to any person(s) except to the authorized representative/contact person of the Customer or as required by law. Customer hereby agrees to the transfer of information, device and/or media to its other locations for the sole purpose of fulfilling the agreement. Upon realization of data recovery charges service provider will ensure wiping beyond recovery the data within 7 working days, which will release service provider from confidentiality of data.

#### **No warranties; Disclaimer of all warranties**

Customer agrees to avail service provider data recovery services, at its own risk. service provider do not extend any express, implied, statutory warranty or condition for any good or service and specifically disclaims all implied warranties including any implied warranty or condition of merchantability, warranty of fitness for a particular purpose or warranty of accuracy arising from the usage of trade or course of dealing or performance. service provider would not be responsible for any loss or damage due to natural disasters at service provider Data

Recovery facility or service provider Customer Service locations. **Customer Declaration**  
 Customer hereby declares that the data residing inside the media submitted for data recovery does not have any commercial value nor it is readily saleable in the open market.

Customer hereby declares that he will not use any of service provider's forms and receipts in court of law for any legal proceedings neither as an evidence nor subject to serve any other purpose.

Customer declares that all the risks and liabilities on account of action of any eavesdropping, tapping or similar kind of activities done by the Customer vests with him/her/them only and service provider is in no way responsible or associated with it and the Customer agrees to indemnify service provider for any action initiated against them. **Limitation of Liability and Damages**

In no circumstances service provider will be liable for any indirect damages whatsoever. The total liability of service provider to the Customer under this service agreement shall in no circumstances exceed the media cost as per market value. service provider would not be responsible for any loss, damage or theft of media and/or data while it is in transit including but not limited to service provider's free media/data pickup and drop service between service provider & Customer location AND any movement of media/data that is sent to any of service provider's designated data recovery facilities by a service provider customer service location. This limitation remains irrespective of the fact whether the media and/or data is handled by service provider's employees or an outsourced agency. **Customer's Representation and Indemnification** Customer certifies to service provider that it is the legal owner of, and/or has the right to be in possession of, the device, media and/or data furnishing to service provider for data recovery and its collection, processing and transfer of such device, media and/or data is in compliance with data protection laws to the Customer/is subject and Customer will defend at its own, expense, Indemnify and hold service provider harmless against any damages or expenses that may occur including attorney's fee and pay any cost, damages or attorney's fees declared against service provider resulting from Customer's breach of this section.

## D. Start, Revocation, Termination & End of Policy

### D.1 Start of Policy

The start date is stated on the Coverage Certificate that forms part of Your Policy.

### D.2 Special reasons for lapse of cover

You must take reasonable care to protect Your health and to minimize any potential claim otherwise.

### D.3 Cooling-off period (Revocation / Withdrawal)

During the Cooling-off Period: You have 7 days from Your Policy Start Date to cancel Your Policy and receive a full refund (provided no valid claims have been made or will be made).

No refund of will be made After the Cooling-off Period:

You are not entitled to refund if you have made a claim under the policy.

### D.4 Termination

#### Termination by You

You can cancel Your Policy at any time for any reason however no refund of service fee will be made after the initial 7 day cooling off period. If You wish to cancel, You should contact Us using contact details specified below.

#### Termination by us

We may cancel Your Policy (on immediate notice / by giving advance notice) in writing. In such circumstances we will allow a pro-rata refund of the unexpired months of any paid service fee minus any benefit costs already incurred.

We may also cancel Your Policy on immediate notice in writing to You, where You;

- Are in breach of the Terms and Conditions
- have misled Us through dishonesty or incomplete information when taking out Your Policy; or
- have purposely misrepresented or failed to disclose any facts to Us; or
- have committed fraud, cheated or deceived Us.

In such circumstances We will not return any of the Premium to You.

## **E. How to make a Claim**

### **E.1 Requirements in case of a claim**

#### General Requirements in case of a claim

You must provide all information that We reasonably request that is related to Your reported claim.

If costs are incurred due to false or misleading information, which would otherwise not have arisen had the information provided been accurate, We reserve the right to demand repayment of these costs.

### **E.2 False statement / declaration / non- disclosure by Policyholder**

You must provide Us with complete and accurate information when purchasing the Policy and requesting a benefit. We may not be able to provide assistance or cover if You provide Us with incorrect or incomplete information. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.

If You or anyone acting on Your behalf makes a claim which is in any way false or fraudulent or supports a claim with any false or fraudulent statement or document, You will lose all benefits You have paid for in this Policy. We may also recover the cost of any previous benefits extended to you.

#### **a. Procedure to be followed to avail benefits/service:**

- i. Call on Allianz Assistance helpdesk on its Toll Free number
- ii. Allianz Assistance Agent assists the customers in fixing the appointment for the preferred service.
- iii. Allianz Assistance Agent confirms the booking via SMS and/or email
- iv. Agent calls the customer back for the confirmation

of appointment

- v. Service is delivered as per the scheduled appointment

### **E.3 Gross Negligence**

Gross negligence on Your part will entitle Us to reduce the payment of compensation in proportion to the degree of culpability.

## **F. Customer Consents & Confirmations**

- F.1** The policyholder has and hereby consents to the use of the Personal Information by the
- a) company or
  - b) ICICI Lombard General Insurance

for the purposes of providing the various services under the program(s) offered by the company. The company respects the privacy of the policyholder and the beneficiary and the confidentiality of their's Personal Information so collected by itself or on its behalf and shall take all reasonable steps to protect it and maintain its confidentiality.

- F.2** The policyholder also hereby consents to the Personal Information being disclosed by the company to a third party contracted by the company, Service Partner of the company who will be providing the services under the program (s) for the purposes of fulfillment of the services or if required by law.

- F.3** The Customer expressly and without limitation, consents to the company or its service partners recording phone calls and or any medical or identity records submitted by the Customer between the Customer and the Company on the helpline numbers set out in the relevant Program Terms in order for the company to inter alia (i) provide a record of the instructions received from the Customer and to share the same with the Service Partners, if required, (ii) allow itself or its service



partners to monitor quality standards, (iii) training purposes, and (iv) meet legal and regulatory requirements

**F.4** The Customer acknowledges that the Company has the sole right to vary the features/benefits under the program(s) or the amount or rate of the subscription fee or part thereof, from time to time.

**F.5** The Customer acknowledges that the Company will engage third parties including Service Partners for the fulfillment of the services and the Customer hereby consents to the Company disclosing, to the extent relevant, the Customer's Personal Information and/or details of program(s) availed by the Customer to inter alia (a) our affiliates Service Partners (b) to our suppliers, vendors, for the purposes of servicing the Customer.

Please supply Us with Your name, address, Policy number and enclose copies of relevant correspondence as this will help Us to deal with Your complaint, in the shortest possible time.

### **H.3 Compensation claim against third parties / other insurers**

In consideration for the payment of compensation and, up to its limit amount, we become beneficiaries of the rights and actions that you have or are entitled to against anyone liable for the claim. If, by your act, we are no longer able to perform this action, we can be discharged of all or part of our obligations towards You

## **G. Contact Details**

Please use the following details to contact us:

- **Website:** <  
▪ *Customer care email :*  
Digital Risk- [assistclub@allianz.com](mailto:assistclub@allianz.com)
  
- **Customer care phone:** 1800 419 9039
- **Operating hours:** 24h/7days

## **H. General Provisions**

### **H.1 Contractual amendments**

**Written Confirmation:** Any amendments to the terms of policy shall be confirmed by Us in writing.

### **H.2 Complaints**

We aim to provide You with a first class policy and service. However, there may be times when You feel We have not done so. If this is the case, please tell Us about it. If You make a complaint Your legal rights will not be affected. In the first instance, please contact Us as specified.

## Allianz Assistance

1st Floor, DLF Square, Jacaranda Marg  
Gurgaon, Haryana 122002 India



**Toll Free Number:**  
1800 419 9039