

### **Lost Card Liability Cover**

- You are protected from unauthorized use of YES BANK Debit Cards.
- The cover is valid only on Active Cards\*\*\*\*\*.
- The claim can be processed only subject to submission of the required Documents/information #.

### **General Exclusion**

- Vishing not covered
- Loss or damage arising prior to the delivery of the Debit Card to the Insured Person
- Gross Negligence by the customer
- Loss or damage arising due to sharing of PIN and card /and or card details to family members and or any other personnel directly or via any other mode of communication.

### **Personal Accident Cover:**

- You are protected for personal accident with YES BANK Debit Cards.
- The cover is valid only on Active Cards\*\*\*\*\*.
- The claim can be processed only subject to submission of the required Documents/information #.

### **General Exclusion**

- Standard exclusions – under influence of alcohol , drug, any dangerous sports activity like racing (co passenger to) bungee jumping
- Suicide isn't covered
- Military , air force , navy on duty cover isn't available
- any form of natural death including heart attack and cancer etc
- War, terrorism etc.

### **Air Accident Cover:**

- The cover is applicable only for Platinum, Yes Premia, YF World Debit, YES Vijay, Business Gold Debit & YF Business World Chip Debit.
- Ticket should have been bought from the Active Card\*\*\*\*\* only.
- The claim can be processed only subject to submission of the required Documents/information #.

### **General Exclusion**

- Private jet isn't covered
- Military , air force , navy cover isn't available
- War , terrorism etc

### **Purchase Protection Cover:**

- The goods you purchase using your YES Bank Debit Card are secured from theft and fire till 90 days from the date of purchase as per the coverage eligibility.
- The cover is valid only on Active Cards\*\*\*\*\*.
- The claim can be processed only subject to submission of the required Documents/information #.

### **General Exclusion**

- Art, Money, Jewellery, Bullion, Mobile phones, laptops etc

### **General Terms for the above Cover:-**

- The details captured above covers only certain major terms and conditions and the list is exhaustive based on the coverage. Please connect with the contact center or the nearest branch to avail assistance on the same.
- \*\*\*\*\* Active Cards shall mean a YES Bank Debit Card on which, there is a financial POS/ATM transaction done at least 180 days (the same is different for Rupay cards - please refer the website for the same) prior to the day of loss.
- #The Cardholder shall provide all the relevant and required documents for processing the claim should be submitted within 30 days from the date of blocking of the card. For any assistance related to submission of the documents, please reach your nearest branch for assistance on the same. Delay in submission of documents can lead to non -payment of the claim value.
- The eligibility is as per the card owned by the customer; the coverage eligibility is as present in the welcome kit of the card owner or the same can be checked in the website.
- The bank has a right to reject cases where the fraudulent transaction has occurred 7 days prior to reporting the fraud to the contact center and has a right to retain the approved amount as per RBI guidelines for cases where the fraudulent transactions have occurred between 3-7 days prior to reporting the fraud to the contact center.
- We would release the funds within 10 working days on a hold credit basis. The same would be released for financial purposes post completion of investigation and if not found guilty, or within 90 days from the date of reporting whichever is earliest. If found guilty the bank has the right to reverse the funds.