

## Terms and Conditions

### Most Important Terms and Conditions

- Insurance Benefits are provided by ICICI Lombard General Insurance Co. Ltd. and the Cardmember is requested to settle insurance claims with ICICI Lombard General Insurance Co. Ltd. directly. The Cardmembers can register for Overseas Medical Insurance by contacting ICICI Lombard GIC Ltd by sending SMS OMI to 575758 or email at [delhitravel@icicilombard.com](mailto:delhitravel@icicilombard.com).
- Please refer to the Welcome Pack for Nomination Form. It is the responsibility of the Cardmember to file with the insurance company the duly filled nomination form as applicable. The nomination form is provided along with the welcome pack. Please call us in case you require a copy of the insurance form.

### Date of Activation of Policy

- On enrolment, Cardmember becomes automatically eligible for the Insurance benefits, subject to timely payment of Annual Fee. These benefits remain as long as the Card Account remains live and in good standing.

### Terms and General Conditions:

- Gross Negligence is not covered
- Any claim due to deliberate breach of law would not be payable

### Death due Air Accident (when ticket is booked on American Express Gold Card)

- Pilots, armed forces, police, air crew are not covered
- In the event of rail accidental death, the claim would be payable only if the same is reported to the call center within 90 days from the date of accidental death
  
- Contact Details - 18001025721
- Email address - [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)
- ICICI Lombard address - ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400025.
- ICICI Lombard SPOC details - Vishal Mehta ([vishal.mehta@icicilombard.com](mailto:vishal.mehta@icicilombard.com))