

## LOST CARD LIABILITY (FRAUDULENT TRANSACTION COVER)

Procedure for preferring Insurance Claim as a Risk Mitigation measure for unauthorized Card related transactions for Loss on Card: -

This policy covers Canara Bank Debit/ Credit/ Domestic Prepaid/International Travel Prepaid cards issued in association with Card networks viz Visa /MasterCard/ RuPay. The cards are either Domestic/ Global usage covering variants as mentioned below in Table.

This policy indemnify the financial loss sustained by the Cardholder arising out of Fraudulent utilization of a Lost/Stolen/skimmed/counterfeit of Canara - Visa/MasterCard/RuPay Debit/Credit/Prepaid card (Domestic/Global) and International Travel prepaid card within the Geographical limits specified and subject to the limit of liability as mentioned in the below table.

The maximum amount of loss covered per card is as below:

Sl. No.	Card Variant	Sum Insured (INR) - Individual (each in excess of Rs. 1,000)
1)	Canara VISA / MASTERCARD / RUPAY (Classic / Standard / Corporate) Credit	2,00,000
2)	cards Canara VISA/ MASTERCARD /RUPAY (Gold/ World/ Platinum/ Select ) Credit Cards	5,00,000
3)	Canara Classic/Standard Debit Cards.	2,00,000
4)	Canara Platinum/ Business/ Select/ Signature/World Debit Card.	5,00,000
5)	Prepaid Card - International Travel	3,00,000
6)	Prepaid Cards (Domestic)	50,000

#### Salient features of Policy:

This policy covers frauds committed by fraudsters causing loss to Debit/ Credit/ Prepaid Card Holders/ ITPC.

#### TIME NORMS:

The time norms prescribed are as follows:

- I. The Cardholder should report the incident to Bank within 60 days from the knowledge of first incident.
- II. Branch should ensure that the Card is hot listed immediately, positively within a maximum period of 2 working days from the date of reporting by the customer i.e., within 62 days from the knowledge of first incident.
- III. In case if the customer is abroad, he may intimate the loss within 7 working days post reaching the country. In respect of NRI customers, the Police Complaint/ Intimation/ FIR lodge by any branch/ office of Canara Bank to be treated as valid.

Police Acknowledgement Letter / FIR is not mandatory for claim where the loss amount is less than 50,000.

Frauds committed due to negligence of customer and Card lost in transit (delivery from issuer to end user) are not covered.

## Claim Documents to be submitted:

Cardholders are required to submit the documents within the time norms to the branch.

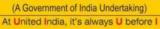
For Policy coverage features and further clarifications kindly contact your Branch.

Kindly find the claim form in Annexure.

## <u>Annexure</u>



# युनाइटेड इंडिया इंश्यूरेन्स कंपनी लिमिटेड UNITED INDIA INSURANCE COMPANY LTD.





Large Corporate and Brokers Cell 3<sup>rd</sup> Floor, IML Building, N R Square, Bangalore – 560 002

Tel: 080-22210885 / 22210316
Claim intimation & submission form
Canara Bank Lost Card Liability Policy

Claim Form

Mode of Transaction (tick applicable one)

 $\square$  Debit Card  $\square$  Credit Card  $\square$  Prepaid Card  $\square$  ITPC

	to certify that Shri/ Smt/ Ms	who has
	d a loss of Rs, due t a Canara Bank Customer.	to unauthorized transactions done through (Type of
Caru) is	a Canara Bank Customer.	
The det	ails of the customer and disputed transact	ions are given below:
		500402624P107941601
1	Policy No & Policy period	08.08.2024(00:00) to 07.08.2025 (Midnight)
2	Name	
3	Account Number	
4	Mobile Number	
5	e-mail ID	
6	Address	
7	Branch Name & Address	
8	In case of Card related Fraud	
8 a	Card Variant	
8 b	Card Number	
8 c	Date of Issuance	
8 d	Date of Expiry	
8 e	Date & Time of disputed transactions (In case of multiple transactions, provide details of the first transactions)	

8 f	Total number of transactions	
8 g	Date of intimation to Bank by	
	accountholder	
8 h	Total disputed amount	
8 i	Date of blocking of Card	
8 j	Time of blocking of Card	
8 k	Total amount reimbursed by Bank	
81	Date of Credit of Disputed amount	
01	to Customer account	
10.Brie	f Summary of Loss:	
11. Brie	ef Summary of Investigation done by the	Bank:
	, , ,	

12. Confirmation of reimbursement of defi	rauded amount to the Customer: This is to certify that Bank		
has credited Rs.	into the account number of		
Shri/Smt/Ms	as a reimbursement of the loss		
suffered by him/her on account of unaut	thorized transactions done from his/ her account through		
(Type of Card). We have enclosed the sta	tement of account of the customer showing the date and		
amount of the credit as a proof of reimbur	rsement.		
•			
Signature			
(Nodal Officer)			
(Name)			
(Designation with Seal)			
Canara Bank			
(Branch Dataila)			
(Branch Details)			
Documents to be Submitted (tick appl	icable one)		
□Duly filled Claim Form	<u></u>		
□Customer Complaint Letter			
☐Card Copy / Declaration from the Ba	ank		
□Account Statement (3 months or 6 r	nonths)		
☐Police Acknowledgement Letter / FI	R		
☐ Hot-listing Proof			
□ Proof of reimbursement to account	•		
□Passport Copy (In case of internation	nal disputed transactions)		