Cancel For Any Reason (CFAR) Insurance (Terms and Conditions)

These Terms and Conditions (the "Terms") shall be applicable to the benefit offered to the DBS Vantage Card & DBS Altitude Credit Card (the “Credit Card”) holders and are in addition to and not in derogation of the Terms and Conditions governing the Credit Card (the "Primary Terms and Conditions"). The CFAR Insurance Benefit and Terms apply to cardholders use of *Credit Card* issued by DBS Bank India Limited (“DBS Bank”).

The Hotel membership Benefits and Terms shall be read along with the Cardmember Agreement, Most Important Terms and Conditions and Product Benefits and terms and any other terms and conditions as may be applicable.

By Cardholder”, we mean “Primary Cardmember”, “Member”, “Customer”, you, your, him, he, his, or similar pronouns shall mean the individual in whose name the Credit Card has been issued and the Card Account is maintained.

About the Benefit:

About the Benefit: If you use your DBS Vantage or DBS Altitude Credit Card to book flights or hotels on the DBS Delights portal, you seek re-imbursement of the non-refundable amount if you cancel your booking via DBS Delights, as long as the booking and cancellation happen during the policy period.

The coverage will include trip cancelation for any reason not otherwise covered in the booking or any other policy. To be covered under the Cancel For Any Reason benefit, the customer must cancel the booking at least 24 hours before the scheduled travel date.

CFAR Insurance for DBS Bank Credit Cards Coverage is available to Cardholders holding the below eligible credit cards:

DBS Vantage Card

DBS Altitude Credit Card

- Policy Period – [to be updated]
- Eligible Cover – Rs. 1,00,000 for international flight & hotel booking and Rs. 10,000 for domestic flight and hotel bookings, during the policy period
- The eligible cover amount can be used across a maximum of two transactions during the policy period as defined above

Coverage will be available for non-refundable portion for Hotel/Flight Bookings which is not refunded by the merchant post cancellation. For cover to apply, both booking and cancellation will need to be done between the defined policy period only.

CFAR terms & conditions:

1. For a travel booking to be eligible for CFAR, the booking would have to be done post policy issuance and the booking & cancellation will have to be during the validity of the policy.
2. Coverage will be available on cancellations done at least 24 hours prior to the travel / stay date.
3. The coverage is not applicable for No Shows for Flight/Hotel stays.
4. Available to the cardholder for the portion of the non-refundable amount for Hotel/Flight Booking which is not refunded by the merchant post cancellation.

5. Pro-rata Refund of the cancellation charges which is applicable for the Primary cardholder's booking will be refunded back as part of the Trip Cancellation cover.
6. Cover will not include refund of any discount offer/cashback/voucher/reward points (Provided by Bank or Merchant) which has been used by the cardholder as part of the booking.
7. Cover is only applicable for amounts pertaining to Flight Ticket/Room Rates for Hotel Booking. Coverage not available for other charges (like re-scheduling charges paid for flight/hotel booking, Food/beverage charges, Taxi, Sightseeing, City Tour, Entertainment & Games and other such miscellaneous charges) even if they have been paid as part of the Flight/Hotel charges booking amount.
8. Cover is for a maximum 2 transactions per eligible customer during the policy period covering Domestic / International flights and Domestic / International hotels.
9. Cover for hotel bookings is Applicable for 4 star / 5 star hotels only & not applicable for Villa, Homestay/Bed & breakfast/Guest house and other such lodging facilities.
10. Claim intimation should be within 30 days from date of cancellation.
11. Documents submission for the respective claim to be done within 60 days of cancellation.
12. Claim settlement to be processed within 30 days of submission of all required documents.
13. Maximum Travel period booked should be under 180 days
14. The refundable amount would be credited in the Bank account shared by the customer at the time of claim settlement.
15. At the time of raising a claim the applicable DBS Bank Credit Card should be active with no overdue amount on any Credit Card held by cardholder.

Cancellation coverages (Trip Cancellation and Interruption)

1. Flight cancelled by Customer due to below reason are covered.
2. Insured Person's serious injury or sudden sickness requiring minimum three days hospitalization
3. Insured Person's spouse or parent or child serious injury or sudden sickness requiring minimum three days hospitalization
4. Serious injury or sudden sickness requiring minimum three days hospitalization of Insured
5. person's wife or child who were booked to travel with the Insured person and who is also insured with the Insurer
6. Due to terrorism, Natural calamities, Cyclone, flood, storm etc.
7. Due to Any Personal Reason. The reason can be anything. There is no definition for personal reason

Claim Intimation and Submission Process

1. Visit the Portal
2. Customer will need to fill the relevant details on the portal including Primary Card Holder Name, Booking Date, Cancellation date, Estimated Loss (Non-Refundable cancellation charges pertaining to the Cardholder), Nature of Loss: Hotel / Flight / Hotel + Flight, Contact details: Mobile Number registered with Bank, Email ID registered with bank, Travel Details – From and To
3. Customer will need to Upload required Documents on the Portal including Claim Form, Claim Supporting documents - Booking confirmation document for Flight/ Hotel Booking, Cancelation confirmation for Flight/ Hotel, DBS Bank Credit card statement highlighting the transaction for Hotel booking/Air ticket purchase, Claim Bill – Cancellation of booking /ticket indicating cancellation charges applicable, Cancel cheque copy in name of Primary Cardholder for Refund of the amount, KYC documents
4. The required documents given upon is indicative, additional documents may be asked by Insurance company at the time of claim
   For such document requirement, the Insurance Company would reach out to you via the following email id: manipalcignacommunications@manipalcigna.com

DBS Bank General Terms & Conditions:

a. The benefit is applicable only to primary cardholders of DBS Vantage Credit Card/DBS Altitude Credit Card.

b. CFAR Claim initiation and submission will be through a platform hosted by ManipalCigna Health Insurance (MCHI) . DBS Bank makes no warranty or representation towards the quality, service, type, use, suitability, delivery, merchantability or otherwise of the services offered under this benefit on MCHI Platform and shall not entertain any dispute regarding the same.

c. DBS Bank is not the seller or provider of the Benefit offered. DBS Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of the services availed of by the Cardholder under this Offer.

d. For any queries or concerns on CFAR insurance claim, cardholder may reach out to ManipalCigna Health Insurance customer care number or email mentioned above. DBS Bank will entertain queries/ complaints related to claim process guidance only.

e. DBS Bank reserve the right to disqualify any Cardholder from the benefit of the offer if any fraudulent activity is identified as being carried out for availing the benefits under the said offer or otherwise by use of the Credit Card.

f. Offer is non-transferable, non-negotiable and cannot be redeemed/exchanged for cash.

g. DBS Bank reserve the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions or to replace, entire or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether.

h. Benefits can be availed by such Cardholders who hold valid and active Credit Card and delinquent Cardholders.

i. In all matters relating to this Offer, the decision of DBS Bank shall be final and binding and any correspondence in this regard will not be entertained.

j. DBS Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.

k. The participation in the offer is entirely voluntary and it is understood, that the participation by the Cardholders shall be deemed to have been made on a voluntary basis and any person availing this offer shall be deemed to have accepted these Terms.

l. Benefits offered under this offer is solely for promoting usage of Credit Card and DBS Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered/sold by the merchant/hotel membership provider.

m. Images provided in promotions are only for pictorial representation and DBS Bank does not undertake any liability or responsibility for the same. In the event of any inconsistency between these T&Cs and any advertising, promotional publicity and other materials relating to or in connection with this offer, these Terms shall prevail.

n. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of any third party and is not intended to create any rights and obligations.

o. The offer by DBS Bank is subject to applicable laws and regulatory guidelines/ regulations and as per bank's extant guidelines from time to time.

p. DBS Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Cardholder under the offer

q. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the cardholder and DBS Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

r. The offer is not available wherever prohibited and products/ services for which such programs cannot be offered for any reason whatsoever.

s. Logos/trademarks used are owned by respective entities. DBS Bank has been authorised to use these logos/trademarks for offer promotion purposes.

t. Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the courts in Mumbai only.

u. You consent to our collection and use of your personal data and the use and disclosure of your personal data by / to third parties for the purpose of the Offer. Further, you agree to the terms of the DBS Privacy Policy, a copy which can be found at https://www.dbs.com/digibank/in/privacy-policy.page.