

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding ("MOU") (Renewal of MOU) is made at New Delhi on 17th day of Aug 2025 between Indian Coast Guard represented by DIG Narendra Singh, TM, Principal Director (Administration) having its headquarters at National Stadium Complex, New Delhi - 110011 (hereinafter called the Indian Coast Guard which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns).

AND

ICICI Bank Ltd, a company incorporated under the Companies Act, 1956 and a banking company within the meaning of the Banking Regulation Act 1949 and having its registered office at ICICI Bank Towers, Near Chakli Circle, Old Padra Road, Vadodara 390007 Gujarat and its corporate office at ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400051, (hereinafter called "ICICI Bank" or "Bank" which expression shall unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns).

ICICI Bank and Indian Coast Guard are collectively in this MOU referred to as the "the Parties" and individually as "Party".

WHEREAS

The Indian Coast Guard in its efforts to simplify and streamline the salary and pension payment/ disbursement procedure and to make available modern banking facilities to its personnel has decided to accept the proposal submitted by ICICI Bank.

And ICICI Bank possessing technologically advanced infrastructural facilities is agreeable to providing banking services as detailed herein below to the Indian Coast Guard personnel operating their salary / pension accounts with the Bank.

Now therefore this Memorandum of Understanding witnesses as under:

Both Parties have agreed as follows: -

Definitions: In this MOU, unless the context or meaning thereof otherwise requires the following words/expressions/terms shall have the meaning assigned to them, respectively hereafter:

"Indian Coast Guard Personnel" shall mean all personnel employed with the Indian Coast Guard having salary accounts with ICICI Bank. Benefits of Defence Salary Proposition (DSP) are also extended by the bank to regular employees of Military Engineer Services (MES), Border Roads Organisation (BRO), Defence Accounts Department, Defence Research and Development Organisation (DRDO) and other Defence Civilians in confirmed employment of Ministry of Defence. The Defence Salary Package also extends to Pensioners retired from Indian Coast Guard or from any other regular employment under Ministry of Defence.



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"Anywhere Banking" shall mean that the Indian Coast Guard Personnel will be entitled to access their bank accounts from any branch of ICICI Bank located in the Indian territory.

"Defence Salary Account" shall mean a salary account held by Indian Coast Guard

"Effective date" means the date on which this Memorandum of Understanding has been executed.

"Sundry Payments" shall include all such credits into the accounts of Indian Coast Guard Personnel during the month, other than Salary credits.

"Paying Authority" shall mean the Indian Coast Guard establishment making salary/ pension payments to the Indian Coast Guard Personnel/ Veterans

1. Period of MOU

This MOU shall be operative initially for a period of 3 years w.e.f. 17th day of Aug 2025 which may be extended for a further period of 3 years or as mutually agreed by both the Parties in writing. However, the MOU may be reviewed by ICICI Bank for any amendment/addition/deletion in facilities offered by the bank during the MoU period.

2. Credit of Salary/ Pension

2.1. ICICI Bank undertakes to credit into accounts, the salaries/ pensions of all Indian Coast Guard Personnel who may be holding their accounts in the various branches of ICICI Bank, their salary/ pension by last working day of the month or on such dates communicated in writing by the Paying Authority. The cheque(s) for Salary and account details are to be furnished by the Paying Authority three working days before the date of actual disbursement of salary as per the medium and format acceptable to ICICI Bank. Alternatively, payments can also be processed directly by using NEFT/RTGS. The Bank

will arrange timely clearance of the cheque(s) and ensure that the salary is credited to respective accounts and is available for withdrawal by the Indian Coast Guard Personnel on the scheduled date of disbursement of salary.

2.2. Sundry Payments during the month are also to be remitted to individual Account holders as per details provided by Paying Authority. For all non-salary payments, money will be transferred to respective accounts within 24 hours/one working day of realization of cheque. For postings done by Paying Authority through Corporate Internet Banking the transactions will be carried out as scheduled at the time of upload. In case of failed

transaction(s), details of the accounts along with amount where money could not be transferred will be intimated in writing to the Paying Authority within 2 working days. ICICI Bank will arrange for credit of salaries and sundry payments to account holder/s of

other Banks through Fund Transfer Systems like NEFT, RTGS etc. ICICI Bank will not charge any commission or service charges either from the Indian Coast Guard or the Indian Coast Guard Personnel/ Pensioners for the services rendered as per clauses 2 a) and / or 2 b) herein above.



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2.3. Existing salary account of Indian Coast Guard personnel/ pensioner will be converted to Defence Salary/ Pension Account by applying for the same as per Annexure II.

2.4. Indian Coast Guard does not undertake any liability for loans given by ICICI Bank to Indian Coast Guard Personnel in their individual capacities. The Indian Coast Guard will not be impleaded in any claim, action, lawsuit which an Indian Coast Guard Personnel may file against ICICI Bank or vice versa i.e. which ICICI Bank may file against the Indian Coast Guard Personnel. However, Indian Coast Guard shall provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of service/ security considerations

3. Recall of Salary/ Pension Disbursed

In exceptional circumstances, the Indian Coast Guard may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the Indian Coast Guard communicating specific details of personnel, bank account number with ICICI Bank, period and amount, and further subject to written consent of the account holder provided by Indian Coast Guard and subject to availability of funds in the specified account and subject to the total amount of the last salary credit, the Bank will comply with the request, if provided within 3 working days from the date of disbursement of the last salary, and refund the amount by a Bank Draft to the Indian Coast Guard for crediting into their account. The Bank will not be liable or held accountable for any consequential or related action arising from the act of refund of amount to the Indian Coast Guard. Pending refund of the amount recalled, the Bank will mark a debit freeze hold on the required amount(s) so notified by the Indian Coast Guard in the concerned salary account with ICICI Bank to prevent fraudulent withdrawals from it.

The above will not apply for salary accounts with other banks.

4. Facilities to Account Holders

ICICI Bank undertakes to provide following facilities/services to Indian Coast Guard Personnel drawing their salary/ pension through any of its branches:

Comprehensive Banking Solutions: Your Bank Account is now Investment ready	
3-in-1 Account (Salary, Demat and Trading Account)	Waiver of Account opening charges and 1st year Annual Maintenance Charges
No minimum Balance Account	No minimum Balance Account for employees and their Family members (additional up to 5 members (parents, spouse & children)
Complimentary Debit Card	Complimentary Debit card for all salary and pension account holders



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Signature in blue ink: Sapeta Anshu



	Add on Debit Card for usage by Family members
	Free Add-on Debit Card for Joint Account holders
	Unlimited ATM transactions at ICICI Bank ATMs Network
	Unlimited ATM transactions at all Bank ATMs Network
	Reward Point on Debit Card available
	Exciting offers on favourite brands - https://www.icicibank.com/offers
Anywhere Banking Services	Available
Standing Instructions Facility	Free facility for setting up of Standing Instructions
Other features	Waiver on charges for SMS alert facility
	Physical Statements & Passbook facility available on request
	Locker Discounts for 1st Year (subject to availability)
	Internet Banking and Mobile Banking facility available
	Dedicated Relationship Manager
	Salary Overdraft facility available
Doorstep Banking services for Pensioners	
Transaction at Non-Base Branch	Available
Cheque Book	Available
RTGS / NEFT (Online)	Free
Physical Statement	Available on Request
Passbook	Free - Available on Request
SMS Alert Facility	Available
Travel Card	Available
Credit Card	Life time free credit card variants for personnel basis ranks
Pension Account	Available
New Pension System	Available
Saving Account Portability Facility	Yes, Retain the same account number and debit card/cheque book upon transfer of account to any other branch in India
Dedicated Helpline Number	Toll Free Number 1800 10 80 is available to resolve all queries. Dedicated Helpline for Defence / CAPF personnel
Microsite	Exclusive microsite will be created wherein employees will be able to see information regarding latest ICICI Bank offers and solutions on Salary Account, Loans, Investments, Payments, Cards, etc. Employees will be able to apply and avail ICICI Bank services digitally through the link mentioned in the microsite.



Complimentary Insurance Covers across all Ranks basis Salary/ Pension credit *	
Accidental Death Insurance Cover	Personal Accidental Death Cover INR1 Cr for Salaried and INR 50 lacs for pensioners.
	Air Accidental Death Insurance Cover of INR 1 Cr.
	Additional Cover of Rs 10 Lac in case of causality in terrorist action Battle casualties due to high altitude sickness conditions like HAPO/HACO cover
	Child Education Cover- Rs 5 Lac for the child(ren) upto 22 years of age Cover for Girl Child - Additional Rs 5 Lac for Girl Child(ren) upto 22 years of age
	Total Sum insured for child covers will be limited to max amount of Rs 10 Lac per family irrespective of the number of dependent children of the deceased
Hospitalisation related covers upon Accidental Death	Air Ambulance charges upto Rs 15 Lac
	Normal Ambulance charges upto Rs 25 Thousand
	Cost of Plastic Surgery/Burns - Rs 10 Lac
	Transport of dead body - upto Rs 30 Thousand
	Transport of Imported Medicine – Up to ₹ 2 Lac
	Death after Coma after Accident (more than 24 hours)- Additional ₹ 2 Lac
Accidental Disability Cover - Accident leading to Permanent Total and Permanent Partial Disability	Family Transport (Cost of travel incurred by immediate two family members to reach place of accident) - upto Rs 50 Thousand
	Permanent Total Disability Cover upto INR 1 Cr for salaried and up INR 50 Lac for pensioners.
	Permanent Partial Disability Cover upto INR 1 Cr for salaried and INR upto 50 Lacs for pensioners basis degree of disability as detailed in Annexure II

* The insurance covers are valid without any condition of Debit Card Swipe. Even the Air accidental benefit is available without the condition of Air Ticket Purchase from Debit Card or Account.



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*Complimentary Insurance Covers are valid basis last Salary/ Pension, prior to date of loss, drawn in ICICI Bank Defence Salary/ Pension Account. For further details of terms & conditions on Insurance Cover, refer Annexure-I.

Avalanches, landslides, and flash floods can often be considered under Personal Accident Insurance (PAI) coverage.

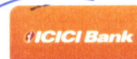
For PAI disability claim, medical certificate furnished by Military Hospital will be acceptable however the insurer reserves the right to refer the case to other competent hospital/ medical authority in case of a dispute.

INCREASE YOUR WEALTH THROUGH DIFFERENT INVESTMENT OPTIONS

Increase your wealth through different investment options	
3-in-1 Account	<p>Salary, Demat & Trading Account</p> <ul style="list-style-type: none"> o ICICI Direct Prime299D - Special ICICI Direct Prime brokerage offer for Defence Personnel (Defence personnel can now access ICICI Direct Prime 2999 plan for just ₹ 299) o Instant Payout of Funds – Receive 99% of the sell value within 5 minutes of selling shares o Special reduced 'interest rates' on Buy Now Pay Later / Margin Trading Funding (MTF)
Fixed Deposits	Flexible investment tenure that can be opened and serviced through iMobile Pay App.
iWish RD	Create goal and save through flexible deposits by paying any amount anytime with no penalty. Easy tracking through iMobile Pay App
Money Multiplier Deposits	Money Multiplier Deposits to earn higher returns with reverse Auto Sweep facility
Mutual Funds	Experience the delight of speed, by completing your SIP transaction within "1 Minute" using out iMobile Pay App
Government Schemes	Invest digitally in Government schemes like Public Provident Fund (PPF), National Pension System (NPS) and Sukanya Samriddhi Yojana (SSY)
Golden Years Retirement Journey	Comprehensive retirement planning journey, that caters to your unique retirement needs & wants only for ICICI Bank Salary customers



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Enhance your lifestyle through Loan & Credit Solutions.

Credit Cards - Credit card variants with No Joining & No Annual Fees for personnel basis ranks

Home Solutions.

- Simple online sanction with minimum documentation and faster processing
- Get preferential rates and waiver on processing fees
- Enhanced eligibility on home loans with longer tenure up to 30 years
- No Foreclosure or prepayment charges
- Home search – Search from a large range of ICICI approved properties
- Different Home Loan Variants basis customer needs –
 - Money Saver Home Loan – Save on interest by parking savings or surplus money in Money saver account. Achieve liquidity to withdraw surplus funds any time to meet their needs.
 - Home Loan Balance Transfer – Reduce EMI by transferring your Home Loan to ICICI Bank
 - Home Loan Top Up – Get additional funds on existing Home Loan

Car & Two-wheeler Solutions – Simple online sanction up to 100% on road funding and attractive rates. Loan services also available for used cars with minimum documentation and faster processing

Personal Loan.

Defence customers are offered NIL Processing Fee for Personal Loan when availed through our Bank Branch

- Complete digital and contactless process
- Preferential interest rates and special processing fees
- No foreclosure charges after 12 EMIs

Flexicash (SAL OD).

- Pre-approved Overdraft limit up to 4 times your net monthly income. Offer amount
- between 30k to 20L
- Monthly interest payable only on the limit utilized for the no. of days limit utilized for.
- Auto sweep and rev sweep, as per availability of funds for reduced monthly interest.
- Zero foreclosure charges

OD against FD – Avail overdraft facility against your fixed deposits (90% of deposit value) to meet any immediate fund requirements

Loan Against Property (LAP), Loan Against Security (LAS) and Loan Against Mutual Funds (LMF) facility.

Meet Education Requirements of children.



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Campus Power Solutions – One Stop Destination for Higher Education needs

- Comprehensive Product Solutions like Education Loan, Forex Card, Cards & Overseas
- account
- Value Added Services like University & Course finder, Admission counselling, Test preparation & Online learning, Travel Booking & Accommodation

Education Loan.

- Loans up to 2 Cr* for international students; Unsecured loan up to 1 Cr
- Tax benefits on interest paid, under Section 80E
- Preferential rates and special processing fees

Money Transfer and Travel Card.

Remittance Services

- Quick & easy transfer available 24x7 at competitive rates – faster processing time and conversion to 21 currencies
- Smart money transfer features – Exchange rate alerts, standing instructions, block your rate to transfer money at desired rates
- Safety & Security -2-factor authentication and end-to-end online transfer with tracking

Travel/Forex Card

- Load up to 15 currencies digitally
- Competitive & preferential exchange rates, rebate on spends
- Free comprehensive travel insurance

Protection Solutions for you and your family.

Life Insurance - Secure future of your family financially with Life insurance products which offer multiple benefits such as life cover, long term wealth creation and tax benefits

Post-Retirement – Pension Account Benefits.

- Hassle free conversion of Salary Account to Pension Account
- Earn Higher interest rate with Golden Years FD for Senior Citizens
- Doorstep Banking service for all your needs including generation of Life Certificate
- Senior Citizen Savings Scheme – Government solution with higher returns and tax benefits

SPARSH Services.

- ICICI Bank has partnered with the Defence Accounts Department (DAD), represented by PCDA (Prayagraj), to establish SPARSH Service Centres at designated branches across the country.



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- These centres provide Defence Pensioners with essential pension-related services, including Life Certificate updation, Pension Data Verification, Query Assistance, and Grievance Redressal.

Knowledge Sessions.

Conducting sessions/webinars on important topics concerning salaried customers (FinQ – Financial Planning for different life stages, Fraud Awareness, Retirement Planning, Jagrukta – CIBIL Awareness).

Rank Wise facilities in Defence Salary Account

Facility	Nvk/ U/Nvk/ U/Ytk	Adh/ U/Adh/ P/Adh/ P/Adh/ SE/ USE/PSE	Asst Comdt/ Dy Comdt/ Comdt(JG)/ Commandan t	DIG & above
Account variant	Defence Gold	Defence Titanium	Defence Wealth	Defence Private Banking
Point of Sale/Merchant Establishment daily Limit on Debit Card	5 Lac	5 Lac	7.5 Lac	7.5 Lac
Daily ATM Cash withdrawal limit	75,000	75,000	1,00,000	1,00,000
Flexibility to further enhance the daily limit on ATM	Yes	Yes	Yes	Yes
Reward Point on Debit Card Spends	1 ICICI Bank Reward point for every 200 Rs spent*	1 ICICI Bank Reward point for every 200 Rs spent*	2 ICICI Bank Reward point for every 200 Rs spent*	2 ICICI Bank Reward point for every 200 Rs spent*
Free DD/Bankers Cheque (Daily limit)	Rs 2/1000; Subject to a minimum of Rs 50 and maximum of Rs. 15,000		Unlimited	Unlimited
Priority Processing for Phone Banking	Yes	Yes	Yes	Yes



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Zero Liability Protection	NA	NA	NA	NA
Lounge Access on Debit Card	No	No	2 per Quarter*	6 per Quarter*
Program Benefits	NA	NA	Yes, Wealth Debit Card is provided to Defence Wealth customers	Yes, Private Banking Debit card is provided Defence Private Banking customers

*T&C

To encourage and promote usage of Digital Banking among Salary/ Pension account customers, we are requesting the customers to download iMobile Pay App & register for Internet Banking.

6. Insurance Claim Lodgment.

In the unfortunate event of loss of life or Permanent Partial or total disability in an accident, free insurance covers are available to ICICI Bank Defence Salary/ Pension Account holders as per limits specified subject to the nominee's submission of proper claims prescribed by the Insurance Company with whom ICICI Bank has a tie-up, the tie-up being subject to annual review and renewal. The Insurance Company, after receipt of the application of the nominee, will initiate the process of claim settlement. All the correspondence related to the claim will then be directly taken up between the Insurance Co and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will act as a facilitator for resolution of disputes. The insurance covers will be a group insurance and taken for various entities, subject to terms and conditions as per Annexure I.

The portal link for claim intimation and tracking of claims is as under :

<https://ilhc.icicilombard.com/Customer/ClaimIntimationOnlineTracking>

7. Complaint Redressal and Review Mechanism.

A Complaint Redressal Mechanism is in place and all pending issues shall be reviewed on a quarterly basis. Apart from the same, the bank has a well laid down policy and various channels for redressal of customer complaints and grievances, details of which are available at bank's website for information of customers. In case a dispute remains unresolved, customer can approach the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme.

8. Termination.

This MOU may be terminated with immediate effect by either Party giving notice of termination to the other Party (the "Defaulting Party") provided.



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8.1 If the Defaulting Party has committed a material breach of any term of this MOU and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other Party to do so.

or

8.2 If the Defaulting Party repeatedly commits the same breach of any of the terms of MOU then the contract may be terminated without any further notice.

or

8.3 If the defaulting Party shall cease to carry on its business or substantially the whole of its business.

or

8.4 If there is a material adverse change in any applicable law affecting Banks generally.

In the event of termination of the MOU before its term, the disbursement of salaries to the Individual account holders may continue to be done by the bank at its discretion without the special benefits agreed upon under the MoU.

9. Miscellaneous.

9.1 The Bank will consider the installation of ATMs, and setting up of branches at locations that are mutually convenient. The Indian Coast Guard on its part will make efforts to provide space for setting up ATMs and Branches which are suitable for the Bank's requirements. The space if available will be provided on rent as mutually agreed by both the Parties.

9.2 As regards Know Your Customer (KYC) norms, it will be applicable as per RBI guidelines and internal policies of the Bank.

9.3 Marketing of Indian COAST GUARD Salary or Pension Accounts should be facilitated by the Indian COAST GUARD in terms of allowing distribution of publicity material, making presentations, etc. as per mutual convenience.

10. GOVERNING LAW AND JURISDICTION.

10.1 The provisions of this MOU shall be subject to the laws of India.

10.2 All disputes, differences, claims and questions between the Parties hereto arising out of this Agreement or in any way relating hereto or any term, condition or provision herein mentioned or the construction or interpretation thereof or otherwise in relation hereto, shall be subjected to the jurisdiction of the courts in Delhi.

11. Publicity

ICICI Bank may publish / market about its services extended to Indian Coast Guard personnel under this MOU and / or promote its business objectives from time to time.

12. Amendment

Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the Party against whom enforcement of the amendment, waiver, discharge or termination is



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sought. No breach of or default under any of the provisions of this MOU by either Party may be waived or discharged without the other Party's written consent thereto.

The Parties shall not be liable for any failure to perform any of its obligations under this MoU if the performance is prevented, hindered or delayed by a Force Majeure event due to any cause beyond the reasonable control of the party, including and without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government. In case of such an event happening, both parties shall discuss and arrive at the best possible mutually acceptable solution under the circumstances.

IN WITNESS WHEREOF, the Parties hereto have caused this MOU to be executed as of the day and year first above written, in two counterparts, one such counterpart to be retained by Indian Coast Guard and the other by ICICI Bank.

**Signed on behalf of
INDIAN COAST GUARD**

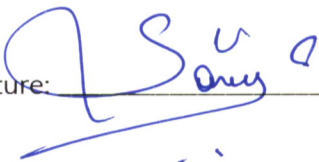


नरेन्द्र सिंह / Narendra Singh
(Authorized Signatory) Inspector General
प्रधान निदेशक (प्रशासन)
Principal Director (Admin)
Name: **DIG Narendra Singh**
Designation: **Principal Director (Administration)**
तट रक्षक मुख्यालय, नई दिल्ली - 110001
Coast Guard HQ, New Delhi - 110001

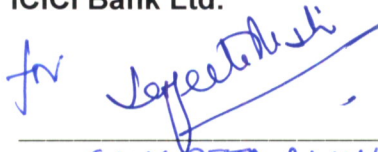
Date: 11th Dec 2025
Place: Delhi

Witness I

Name: **Comdt (JG) Soniya Singh**
Designation: Deputy Director (Admin)

Signature: 

**Signed on behalf of
ICICI Bank Ltd.**



SANGEETA RISHI
(Authorized Signatory)
Name: **Vishal Batra**
Designation: Head – Defence
& Armed Force Eco
system, TASC & GBG

Date: 11th Dec 2025
Place: Delhi

Witness I

Name: **Vinod Arora**
Designation: Key Accounts Manager

Signature:  114949



**Annexure I
Terms & Conditions**

ICICI LOMBARD GIC LTD	
GROUP PERSONAL ACCIDENT INSURANCE	
Policy Coverages:	
Benefit Table A	Yes
Benefit Table B	Yes
Benefit Table C	Yes
Children Education Grant	Yes
Carriage of dead body	Yes
Terrorism	Yes
Ambulance Charges	Yes
Air Accident Cover	Yes
Conditions:	
Age Limit	16-80 years
A	Accidental Death only – 100%
B	(A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%
	Loss of One Limb or One Eye - 50%
	Permanent Total Disablement (PTD) from injuries other than those named above -100%
C	(A) + (B) + Permanent Partial Disablement (PPD)
Accidental Hospitalization	Hospitalization for accidental injury covered upto Rs 2,00,000/- or actual whichever is less triggered only when there is any event of Accidental Death or Permanent disability associated with it
Sum Insured	For Death Cover will be INR 50 Lac Flat. For Permanent Total Disablement (PTD) and PPD- Sum insured as % defined above
Children education benefit	Free higher education benefit of Rs.5 Lac towards wards of employees in case of accidental death. Additional 5 Lac in case of Girl Child. Total Sum insured for this cover will be limited to max amount of Rs. 10 Lac per family irrespective of the number of dependent children of the deceased. The benefit can be availed by children upto 22 years
Air Accident Cover	Air Accident will be covered for a flat Sum Insured of INR 50 Lac over and above the base sum insured as per terms and conditions applicable in the policy. Effective total Sum Insured for an air accident will therefore be 1 Cr (Base Sum Insured of 50 Lac plus 50 Lac additional SI for Air accident only). War or Warlike Operations will be excluded
Eligibility for Cover	For being eligible for any cover in the policy, the last salary/ pension prior to the date of loss, should have been transacted in ICICI Bank Defence Salary Account and not in any other bank (Condition waived for new joinees)



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Scope	Geographical scope of the policy will be worldwide; Cover will be applicable 24*7.
Other Clause	In case of any event, for purpose of settlement of claim of any member, nominee details can be considered as per nominee details provided by the policy holder (as per the saving bank account nominee details of the member) wherever is available. Hence, if the nominee details are available with the policy holder as per their industry regulation, there will be no need to ask for nominee details separately from the claimant (Provided claimant and nominee as per bank records are same). Also for the purpose of claim settlement, there will be no need for declaration on the count of lives on the date of event/loss as the policy holder is already declaring the same on regular frequency
Terrorism	Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy. Additional Sum insured of 10 Lac will be payable in case of Accidental Death Over and above base sum insured, if the death of the member involves any terrorism related event as declared by competent authorities
War and Civil War Clause	Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, this insurance subject to its terms and conditions, cover the insured person against physical injury solely and directly caused by war, civil war, invasion, acts of foreign enemy's, hostilities, insurrection, rebellion or revolution, which occurs at a specific time and place during the period of this insurance and occasions the death or disablement, as covered by this insurance of the insured person within 12 months from the date of physical injury. However, declared war is not covered under the policy
Nuclear/Chemical/Biological Terrorism Exclusion Clause	It is agreed that, regardless of any contributory cause(s), this insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release, or the threat thereof, of any nuclear weapon or device or chemical or biological agent. for the purposes of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. if the underwriters allege that, by reason of this exclusion, any claim is not covered by this insurance, the burden of proving to the contrary shall be upon the insured



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Ambulance charges	Air Ambulance Charges Covered up to INR 500,000/- or actual whichever is less, Normal Ambulance charges are covered up to Rs. 10,000 or actual whichever is less
Carriage of dead body	Carriage of Dead Body 2% of SI subject to max to Rs 25,000/-
Transportation allowance (Compassionate visit)	Transportation allowance (Compassionate visit) covered upto Rs 30,000/- or actual whichever is lower.
Special Condition for Coverage	In case of Any Accidental Death where the treating physician certifies that the insured suffered in condition of Coma, additional benefit of Rs. 2 Lac over and above the Accidental death sum insured will be paid. For this benefit medical documents certifying that the injured member was in Coma condition for over 24 Hrs before death, will be required
Non Employer-Employee Relationship Condition	Total liability of Lombard in respect of each insured beneficiary (member) shall not exceed the amount attached to single UHID/Unique ID irrespective of number of UHIDs/Unique IDs he is covered under
Claim intimation	Claims need to be intimated within 6 months from date of loss and Documents need to be submitted within 12 months from the date of loss
Sanctions Limitations and Exclusions Clause applicable	No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America
Other Exclusions	<ul style="list-style-type: none"> o Radioactivity, Nuclear risks, ionizing radiation o Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression o Being under influence of drugs, alcohol, or other intoxication or hallucinogens o Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor o Committing any breach of law of land with criminal intent o Death or disablement resulting from Pregnancy or childbirth o Animal bite/Snake Bite/Insect bite is not covered



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Please find links for insurance details and claim process:

<http://www.icicibank.com/campaigns/offers/insurance/Howtoclaim.page?>

Permanent Partial Disability – Losses Covered

S No.	Losses Covered	% of Sum Insured
i	Loss of toes – all	20
	Great both phalanges	5
	Great - one phalanx	2
	Other than great if more than one toe lost each	1
ii	loss of hearing- both ears	75
iii	loss of hearing- one ear	30
iv	Loss of four fingers and thumb of one hand	40
v	Loss of four fingers	35
vi	Loss of thumb - both phalanges	25
	one phalanx	10
vii	Loss of Index finger - three phalanges	10
	two phalanges	8
	one phalanx	4
viii	Loss of middle finger - three phalanges	6
	two phalanges	4
	one phalanx	2
ix	Loss of ring finger - three phalanges	5
	two phalanges	4
	one phalanx	2
X	Loss of little finger - three phalanges	4
	two phalanges	3
	one phalanx	2
Xi	Loss of metacarpus	
	- first or second (additional)	3
	third, fourth or fifth (additional)	2
Xii	Any other permanent partial disablement	% as assessed by the Doctor. * As per ICICI Lombard General Insurance company and their underwriting guidelines for proposal acceptance



Signature



**APPLICATION FOR CONVERSION OF SAVINGS ACCOUNT TO DEFENCE
SALARY/ PENSION ACCOUNT**

Annexure-II

The Branch Manager
ICICI Bank Ltd.....Branch

Dear Sir,

Request for conversion of Savings Bank Account into Defence Salary/ Pension Account

1. I maintain a savings account with your branch and the account number is _____ . I am presently employed as _____ with Indian Coast Guard, my P.No is _____ and my Date of Birth is _____ . My mobile number is _____ . My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other document(s) as prescribed by the RBI.

2. In this connection, I request that my existing account be converted into a Defence Salary/ Pension Account, with all its special features.

Address: _____

Yours faithfully,

Date :

Name :

Place :

Rank :

