

Terms and Conditions for FASTag

- IDFC FIRST Bank (“the Bank”) provides the option of buying insurance through the FASTag IDFC FIRST Forward App and IDFC FIRST Forward Agent App.
- The interested customers can opt-in for the insurance through these apps. It will be considered that these interested Customers who choose to buy the said insurance by clicking the check box i.e. Opt-in accept the under mentioned Terms and Conditions, Disclaimers, Disclosures and Declarations prescribed for the said insurance.

The Customer acknowledges that:

- The insurance opted by the customer is on voluntary basis and the consent given by opting for insurance in the afore mentioned apps shall be considered as a contract of insurance between Star Health and the insured customer.
- The request to the Bank to accept and act on the Instructions through digital modes via these apps is for the Customer’s convenience and benefit only.
- The Customers undertakes to send/ receive OTP by SMS from his/her registered mobile number as per the Bank’s records for capturing insurance consent wherever applicable. SMS is not encrypted and is not a secure means of transmission. The Customer exempts the Bank from any and all responsibility of such misuse and receipt of information and indemnifies the Bank for any costs or losses that the Customer may incur due to any errors, delays or problems in transmission or otherwise caused by using the SMS as a means of transmission.
- When the Bank accepts the Customer’s Instructions via SMS, such Instructions received by the Bank shall be deemed to be the original Common Transaction Form for all purposes. The Bank shall be under no obligation to verify the authenticity of such instructions and/or the identity of the person or persons giving Instructions purportedly in its name and any transaction and/or charges recovery made pursuant to such Instruction shall be binding upon the Customers.
- If any of the information provided by the Customer is incorrect, the Customer indemnify and keep indemnified the Bank, affiliates and their successors or assignees against all the losses, damages, risks and liabilities the Bank may suffer due to such incorrect information.
- The Customer indemnify the Bank at all times and keep the Bank indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expenses incurred, suffered or paid by the Bank or required to be incurred, suffered or paid by the Bank and also against all demands, actions, suits proceedings made, filed, instituted against the Bank, in connection with or arising out of or relating to: - i. any Instruction received by/given to the Bank which believed to be issued in good faith by SMS Submission; and/or ii. any unauthorized or fraudulent Instruction to the Bank.
- Insurance by Star Health Insurance company will be issued in the name of primary FASTag holder only.
- Premium amount of Rs.50/- for the annual plan and Rs.5/- for the 24 hour plan for the said insurance policy issuance will be debited from the Customer’s FASTag Wallet held with the Bank.

- The tenure of such Insurance Policy shall be for 12 months for the Annual Plan and 24 hour for the 24 Hour trip plan.
- The said Insurance shall be auto renewed further unless specifically opted-out from customer application or portal.
- Nominee to the said insurance policy shall be as per the nomination submitted to the Star Health Insurance Company by the customer via link sent by Star Health Insurance Company. The nomination for the recurring plan shall remain same as the nomination initially submitted by the customer unless the customer re-submits the request of change of nomination to the Star Health Insurance Company.
- The coverage of said Insurance Policy shall start on date of debit of amount of Insurance Premium from the Customer's FASTag wallet.
- The Customer consents and authorises the Bank to share data for issuance of said Insurance policy to Star Health Insurance.
- The Customer can check and get the information w.r.t. the charges/commission through the Bank's website i.e. www.idfcfirstbank.com
- The Customer shall neither receive nor be induced by any rebate or gifts, directly or indirectly for buying said Insurance Policy.
- The issuance of said Insurance Policy shall be subject to the true and correct details provided by the Customer. The Bank and/or the Insurance company shall cancel/terminate/suspend the said Insurance Policy in case the details provided by the Customer is found false and/or incorrect.
- Bank reserves the right to reject the request in case of non-availability of sufficient funds in the Customer's FASTag wallet.
- Transactions once executed will not be modified or cancelled for the 24-hour plan.
- If there is any claim under the recurring plan options, the insurance cover will cease to exist.
- In case of any issue related to the service or claim, the Customer shall contact Star Health Insurance Company.
- Above Terms and Conditions are in addition to the Bank's General Terms and Conditions available at www.idfcfirstbank.com
- The said Insurance Policy will be issued by Star Health Insurance and would be subject to the terms and conditions governing such policy as prescribed by Star Health Insurance. The contract of insurance would be between Star Health Insurance and the customer only, and the Bank shall not be responsible and/or liable for the said contract of insurance, any issue/claim thereof in any manner.
- The customer is aware Insurance will only be activated on first toll debit in case of the recurring plan opted in.

- The customer shall not hold Bank responsible in case of any downtime. The insurance policy will be issued after the Bank's system are functioning as expected.
- Insurance will be issued at customer ID level. Only the FASTag holder be the insured under the policy.
- Insurance is voluntary purchase as per respective terms of the Insurance service provider & not linked to any other services from the Bank.
- For any query/issue related to services & claims of the said insurance policy, kindly contact Star Health Insurance at support@starhealth.in, or visit at www.starhealth.in, or call on Toll free no 044-28288800. For more details on insurance, kindly refer policy wording. IDFC FIRST bank holds the master policy for this.

Attachments	Annual Plan	24 Hour Plan
Policy Wordings	https://www.idfcfirstbank.com/content/dam/idfcfirstbank/pdf/Annual-Plan-InC.pdf	https://www.idfcfirstbank.com/content/dam/idfcfirstbank/pdf/Policy-Wordings-24-Hour-plan.pdf

- Insurance is the subject matter of solicitation. IDFC FIRST Bank Limited having its registered office at KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai – 600031, is authorized by the Insurance Regulatory and Development Authority of India to act as a Corporate Agent of Star Health & Allied Insurance Co. Ltd. for procuring or soliciting health insurance business under license number CA0106. The purchase of Insurance products by IDFC Banks customers is purely on voluntary and not linked to availing of any other services from the bank.