

# CPP Group India

## CPP Identity Assure

Identity theft is common in today's world. With CPP Identity Assure, we will assist you with legal expenses, obligation to pay or any other miscellaneous expenses in case of identity theft

### CPP Identity Assure Benefits Explained:



#### Block your cards and worries

No matter the time, destination or situation, we'll block your lost card in a jiffy. Just call - 1800 419 4000 (toll-free) or 6000 4000 (both numbers available 24X7) and leave the rest to us.



#### Emergency Travel Assistance<sup>#</sup>

Now get an emergency advance to pay your hotel bills or arrange travel tickets up to Rs. 40,000 for abroad and Rs. 20,000 in India.

<sup>#</sup>Advance to be returned within 28 days



#### Credit Health Report

Get a detailed analysis of your current credit score and history with Credit Health Report, provided by Credit Mantri. The CHR provides you with actionable insights to improve/maintain your credit health by helping you understand the Credit Information Report issued by bureaus



#### Online and Device Security

Get F-Secure Internet Security, a powerful anti-virus that protects your laptop/PC against malware, hackers and enables secure net banking through its Banking Protection feature. What's more, its Parental Control feature creates a safe surfing environment for children.



#### Complimentary Identity theft cover\*

You will be enrolled into a complimentary add on benefit of protection against your Identity theft within 7 days of your membership start date under the group policy of our customers for up to Rs. 150,000.

\*You will be enrolled into the complimentary Identity theft cover within seven (7) days of your membership start date. Identity theft cover is provided by an Indian General Insurance Company registered with IRDAI under the group insurance policy for CPP members. Please refer to the policy terms & conditions for more details.

### + Inclusions

- Legal Expenses - We will reimburse you for attorney and court fees incurred by you for:
  1. Defending any suit brought against you by a creditor or collection agency or someone acting on their behalf as a result of the identity theft.
  2. Removing any civil or criminal judgment wrongfully entered against you as a result of the identity theft.
  3. Challenging the accuracy or completeness of any information in your consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.
- Lost Wages - We will reimburse you for time taken from work solely as a result of your efforts to correct your financial records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays. You must take these unpaid days within 12 months of making a claim.
- Obligation to pay - If any credit accounts and or bank accounts were opened in your name without your authorization, we will pay for your actual loss from the unauthorized account. We will pay for your legal obligation to pay a creditor when the account was created as part of your identity theft.
- Miscellaneous Expenses - We will reimburse the following expenses:
  1. The cost of re-filing applications for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft.
  2. The cost of notarizing documents related to your identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of your efforts to report an identity theft or to correct your financial and credit records that have been altered as a result of your identity theft
  3. The cost of contesting the accuracy or completeness of any information contained in your credit history as a result of your identity theft.
  4. The cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when you make a claim.

### - Exclusions

- Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death
- Requesting credit reports before the discovery of your identity theft.
- Taking time from self-employment or workdays that will be paid by your employer in order to correct your financial records that have been altered due to identity theft.

#### 24x7 Customer Care:

1800-419-4000 (Toll free)

E-mail: feedback@cppindia.com

Website: in.cppgroup.com

#### Corporate Address:

CPP Assistance Services Pvt. Ltd.

Ground Floor, Wing - A, Golf View Corporate Tower - A, Golf Course Road, Sector - 42, Gurgaon - 122002, Haryana