

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.

PERSONAL ACCIDENT KEY EXCLUSIONS:

Some of the major exclusions are shown below:-

The Policy does not cover death injury or disablement resulting from:

- a) Intentional Self-injury, Suicide or attempted suicide, insanity, venereal diseases, aids or the influence of intoxicating drink or drugs.
- b) Medical or surgical expenses (except where such treatment is rendered necessary within the scope of the policy and medical extension taken.
- c) Aviation other than as a passenger (fare-paying or otherwise) in any duly licensed standard typed of aircraft anywhere in the world.
- d) Nuclear radiation or nuclear weapons material.
- e) Any consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Seizure, Capture, Arrests, Restraint, and Detainments of all kings, Princes and People of whatever nation conditions or quality so ever.
- f) Child birth Pregnancy or other physical causes peculiar to the female sex.
- g) Whist committing any breach of law with criminal intent.