

Insurance - Banking - Policy taken by bank for benefit of its card holders - "Cardsure Package Policy" - Non-Atm transactions - Deceased an account holder with HDFC Bank Limited and had availed of a debit card from the bank - Bank obtained an insurance cover from HDFC Ergo - Against payment of premium by the bank to the insurer, the insurer provided an insurance cover for card holders of the bank for the amount of Rs 5 lakhs - Claim repudiated on the ground that the deceased had not undertaken a "non-ATM transaction" in the period of three months immediately preceding the date of the accident - Special terms not communicated to the card holder - Insurance company liable - Consumer Protection Act, 1986.

[\(2022-1\)205 PLR 709 \(SC\) 202 , 2022 Scej 0277 , 2022 PLRonline 8802](#)

[.Anju Kalsi v. HDFC Ergo General Insurance Company Limited, \(2022-1\)205 PLR 709 \(SC\) 202 , 2022 Scej 0277 , 2022 PLRonline 8802](#)