

HDFC ERGO CYBER SACHET INSURANCE - PROSPECTUS

Today, as our lives have become more digitally connected, so have the risks associated with it. Everything that we do is a part of a connected eco-system through our devices. With our always-on internet access and multiple platforms, these devices open up a world of possibilities. But what we do not pay heed to, is the increasing risk that comes with it. In addition to being our constant partner for our entertainment needs, the internet also serves other more tangible purposes. Globally, around two-thirds of adults owning bank accounts make digital payments and rely on online banking services to meet their day to day banking needs.

To ensure that you have complete peace of mind and comprehensive protection for activities conducted on the internet, HDFC ERGO brings to you Cyber Sachet Insurance.

HDFC ERGO Cyber Sachet Insurance lets you choose the covers that you want from a comprehensive list of cyber risk covers. You can now customize your cyber insurance policy as per your need and stay protected. With our innovative cover options and modular design, you can now choose protection that you feel is more relevant for your internet usage. With this product, you can design your own affordable cyber insurance plan.

WHY BUY HDFC ERGO CYBER SACHET INSURANCE

- Extensive coverage – Get cover for a wide range of cyber risks that you may encounter on a daily basis
- Pay only for covers that you need – Option to choose from a comprehensive list of cyber risk covers
- Cover extends to all your devices
- Zero deductibles – The policy has no deductions under any of the covers
- Provision to extend your coverage to include your family by paying additional premium
- Family may include up to 4 members (including yourself) who are residing with you
- Complete peace of mind for your activities conducted on the internet
- Covered psychologist consultation expenses for traumatic stress*

*Under Identity Theft & Cyber Bullying, Cyber Stalking and Loss of Reputation covers.

RISK COVERED FOR YOU

- Risks covered under this policy are:
 - **Section 1 - Theft of Funds:** You will be covered for both digital and physical theft of funds as described below:
 - a. Theft of Funds: Unauthorized Digital Transactions – pays for financial loss when your money is stolen online through unauthorized access to your financial instrument by a third party as a consequence of You being a victim of phishing or email spoofing. You have the flexibility to choose your payment method as well be it UPI, Net banking, Mobile banking or digital wallets etc.

What we will not cover:

Any loss resulting from the use of the Insured person's financial instrument for international transactions, unless this risk is specifically accepted by the underwriter and mentioned in the policy schedule.

- o **Theft of Funds: Unauthorized Physical Transactions** – pays for financial loss when there is a unauthorized physical use of your credit/debit cards, a wrongful withdrawal at an ATM, use of forged signature etc.

Option to remove Unauthorized Physical Transaction: You may choose to remove the Unauthorized Physical Transaction cover from the 'Theft of Funds' section. Your premium shall be adjusted accordingly.

- **Section 2 - Identity theft** – pays for financial loss, credit or identity monitoring services, legal costs or psychological assistance when your Personal Information is stolen over the internet by a Third Party and is altered, deleted or wrongfully used to obtain money, goods or services.
- **Section 3 - Data Restoration/ Malware Decontamination** – pays costs incurred on involvement of an IT expert after a cyber-incident to restore Your data backup or to decontaminate or clean Your personal devices from malware, to the closest possible condition in which they were immediately before the cyber incident.

What we will not cover:

- Loss or damage resulting from malware of disputable websites, such as pornographic websites
- Loss or damage resulting from accessing application or website that are banned for usage as per notification of any government authority.
- **Section 4 - Replacement of Hardware** – pays for replacement of your device when malicious software attacks and damages the hardware of your computer or any other digital device.
- **Section 5 - Cyber Bullying, Cyber Stalking and Loss of Reputation** – pays legal costs, cost of restoring your online reputation, necessary relocation or psychological assistance when you are a victim of bullying or stalking on the internet, which results in a loss of reputation.
- **Section 6 - Cyber Extortion** – pays legal costs and costs to resolve Cyber Extortion which occurs when a Third Party threatens you over the internet to cause harm or damage to Your personal devices or Your data on Your personal devices in order to extract an extortion ransom from You by use of coercion.
- **Section 7 - Online Shopping** – pays for financial loss when you are fraudulently induced into a payment on internet via financial instrument while shopping online.
- **Section 8 - Online Sales** – pays for financial loss when you are a victim of a fraudulent transaction while selling goods online where You have lost physical control of the goods but in return never have received due payment for such goods.
- **Section 9 - Social Media and Media Liability** – pays any amount for which you are legally liable, including legal costs when you unintentionally breach copyrights or privacy of a third party or defamation, and are a subject of legal action.

What we will not cover:

- Any liability arising out of any political, gender, caste, racist and religious statements
- **Section 10 - Network Security Liability** – pays any amount for which you are legally liable, including legal costs when a malware attack from your personal device causes damage on third party computer systems and you are a subject of legal action.
- **Section 11 - Privacy Breach and Data Breach Liability** – pays any amount for which you are legally liable, including legal costs when you breach confidential information or personal data of a third party and are subject of legal action.
- **Section 12 - Privacy Breach and Data Breach Liability by Third Party** – pays legal cost incurred for claims for damages file by you against a third party when your personal data gets unauthorized disclosure by a third party or the third party uses your personal data in their computer system.

- **Section 13 - Smart Home Cover** – pays costs incurred on involvement of an IT expert when a malware attack damages your devices and systems in a smart home set-up.
- **Section 14 – Liability arising due to Underage Dependent Children** –
 - i. a cyber incident resulting from online activities on Your personal devices by an underage person (i.e. an age below 18 years) who is a family member that You failed to prevent and which has caused damage, alteration, destruction or theft of data or a DoS attack on third parties' devices
 - ii. for any unintentional:
 - a. breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or
 - b. breach or interference of privacy rights, resulting from online media activities - including media activities in social media - of an underage person (i.e. an age below 18 years) who is a family member.

What we will not cover:

- Any liability arising out of any political, gender, caste, racist and religious statements
- **Section 15: Social Media Account – Daily cash allowance** – pays for financial loss when your account is inaccessible for period not exceeding 30 days subject to a time deductible of 3 days.

What we will not cover:

- Suspension or deactivation of Yours Social media account or Social Media Platform by Social Media Platform or through order or circular of Government or administrative authority or judicial or quasi-judicial body
- Losses arising due to legal cases or police investigations, or Third party liability.
- Your failure to co-operate or comply with the obligation / requirement or access as required by Social Media Platform or government authority to establish eligibility of Your claim of account inaccessibility
- Loss arising out of inaccessibility of Your Social Media Account due to malfunction or damage to software or the electronic devices.
- Unauthorized access to Your Social Media account during a period when you can simultaneously access Your Social Media account.
- Any liability arising out of the content of Your Social Media Account,
- Any cost or expenses related with or arising out of repair, removal, replacement, or de-contamination of any electronic devices or software.

SUM INSURED FLEXIBILITY:

You can choose sections and may opt for Sum Insured on the following basis:

- **Per Section:** Provide separate Sum Insured for each selected section
- OR**
- **Floater:** Provide a fixed Sum Insured that will float over the selected sections.

Note: The Sum Insured opted can be extended to include up to 4 family members (including self) residing with you in the same Sum Insured, on payment of additional premium.

CHOICE OF SUM INSURED:

You have the option to choose from the following set of Sum Insured options (in INR):

Sum Insured (Up to 10,000) _____ in multiples of Rs 100							
10,000	20,000	25,000	50,000	75,000	1,00,000	1,50,000	2,00,000
2,50,000	3,00,000	5,00,000	10,00,000	20,00,000	50,00,000	1,00,00,000	5,00,00,000

For policy duration upto 1 year, the sum insured will be the maximum liability we will pay during the policy period as mentioned in the Policy Schedule/ Certificate of Insurance.

For policy duration more than 1 year the sum insured will be applicable for each policy year. If there are no claims in any year, the unutilized sum insured will not be carried forward.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This Policy does not cover claims directly or indirectly caused by or arising from:

We will not cover any claim by you under this policy arising directly or indirectly from the following:

1. Any Event or circumstances which were known to You prior to inception of this policy that could reasonably lead to an Insured Event under this Policy.
2. Your business activities unless specifically covered and mentioned in your policy schedule/certificate of insurance.
3. Loss arising from any activity where you have knowingly invested or undertaken the activity in an assumption to earn income or profit.
4. Any action or omission of You or any misbehavior of You which is intentional, malicious, dishonest, deliberate or reckless.
5. Any action or omission in Your capacity as an employee.
6. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.
7. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.
8. Any financial loss arising from any investment or trading or Gaming activity.
9. Bodily injury, psychological harm (save that this exclusion shall not apply to anxiety or mental stress as set forth in Section 2 – Identity Theft and Section 5 – Cyber Bullying, Cyber Stalking and Loss of Reputation), trauma, illness or death.
10. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Section 9 – Social Media and Media Liability. However, theft, infringement, misuse or abuse of patents will always remain excluded.
11. Third party claims made by Your family members, any person residing with You, made from Your account or any joint account holder with You.
12. Any Contractual liability.
13. Any costs of betterment of Your personal devices beyond the state existing prior to the Insured Event, unless unavoidable.
14. Loss, misplacement, destruction, modification, unavailability, inaccessibility of and/or delay in trading with cryptocurrencies, consisting of coins (e.g. Bitcoin, Ethereum, Ripple, IOTA), tokens (e.g. EOS, Nem, Tether) or public and/or private keys being used in conjunction with the aforementioned.

15. Gambling online and or otherwise.
16. Any Director and Officer Liability or any professional liability.
17. Any loss sustained by You by accessing any restricted or websites banned by the relevant authority over internet.
18. Any loss sustained due to incident of data compromise or data breach at platform provider / financial entity.
19. Losses sustained by You resulting directly or indirectly from any fraudulent or dishonest acts committed by Your employee or family, acting alone or in collusion with others.
20. Losses due to the failure, outage/disturbance of infrastructure (e.g. electricity, gas, water, internet service, satellite, cable, telecommunications, or other utility services).
21. failure, interruption, degradation or outage of infrastructure (e.g. any communication equipment, air conditioning, power supply installations, standalone generators, frequency inverter units, transformers and any other facilities that are used to maintain the functioning of electronic facilities that support computer systems and data) or related services of the following third party providers that are not under your control: telecommunication (including the internet), internet service (including internet service providers responsible for the provision of services, hardware and technical equipment for accessing and use/operation of the internet; domain name system service providers; other internet and external network service providers responsible for internet exchanges; network providers; and cable network, satellite and radio communication network operators), satellite, cable, electricity, gas or water providers.
22. War, Cyber War and Cyber Operation Exclusion
war or cyber operation (whether war be declared or not). Discharge of a nuclear weapon will be deemed to arise from war even if accidental.
Notwithstanding our burden of proof, which shall remain unchanged by this exclusion clause, for determining attribution of a cyber operation to a sovereign state, you and we will consider any available, objectively reasonable evidence. This may include formal or official attribution by the government of the sovereign state in which the computer systems affected by the cyber operation are physically located to another sovereign state or those acting at its direction or under its control.
23. Any claim arising out of International financial transaction unless specifically mentioned in the Policy Schedule.

WHO CAN BUY THIS POLICY?

Individual exposed to any form of cyber risk can buy this policy.

WHO CAN BE COVERED UNDER THIS POLICY?

- Individual
- Family of up to 4 family members (including Insured), in case opted
- Business Professionals/Self Proprietorship Firms

DEDUCTIBLE

No deductibles under the Policy.

SALVAGE

Not Applicable

POLICY DURATION

You can purchase this policy for a period maximum up to 5 years.

ATTRACTIVE DISCOUNTS:

- **Family Discount:** A discount of 10% will be applicable if 2 or more family members opt for Individual policies of this product.
- **Employee Discount:** A discount of 10% will be offered to Employees of HDFC, ERGO Group and Munich Re Group companies in case the policies are bought through direct channels of the Company.
- **Online Discount:** A discount of 5% will be applicable for all policies purchased online from the Company website.
- **Multiple Cover Discount:** A discount of 10% will be applicable when you select 3 or more covers in your policy.
- **Floater Discount:** When you select multiple covers under the product on a Floater Sum Insured basis, the following discounts would be offered:

No. of Covers	% Discount
2	10%
3	15%
4	25%
5	35%
>=6	40%

- **Renewal Benefit Discount:** Where there are no identity breaches, as notified by our authorised service provider, linked to Your email id's and / or phone number(s) provided to Us before renewal of the Policy, in such case, You shall be eligible for 5% discount on Your renewal policy premium.

Note: This benefit is applicable only to individual retail policy holders. The contact number and email id provided at the time of proposal will be considered for availing renewal benefit.

- **Long Term Discount:** You can avail long term discount on your premium as per below table:

Tenure	Discount
Upto 1 Year	0%
2 Year	6%
3 Year	8%
4 Year	8%
5 Year	8%

General Conditions-

As per Policy Wordings.

CANCELLATION

Cancellation of Policy: The Insured can cancel the policy at any time during the policy term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

In case of No claim: The Company shall refund proportionate premium for the unexpired policy period.

In case of claim: No refund shall be made for the year in which claim is made. The Company shall refund proportionate premium for the unexpired policy years.

Conditions of Average/ Underinsurance

Not applicable

CLAIMS:

In the event of a claim, and to report a claim upon discovery of an occurrence of an Insured Event, you must give written notice to us along with duly filled claim form at the address set forth in the Policy Schedule/ Certificate with full details, within 7 days after such claim is first made.

Turn Around Time (TAT) in working hours / days for claims settlement

- Surveyor appointment- 24 hours from claim intimation
- Survey report- 15 days from allotment of survey
- Decision of claim to insured - 7 days from survey report

List of documents required while making a claim:

General set of documents required for claims under any section:	
In the event of a claim, and to report a claim upon discovery of an occurrence of an insured event, you must give us such information and co-operation as it may reasonably require including but not limited to:	
a. Submission of fully completed and signed claim form. b. Copy of FIR lodged with Police Authorities / Cyber cell. c. Copies of legal notice received from any affected person/entity. d. Copies of summon received from any court in respect of a suit filed by an affected party/entity. e. Copies of invoices for expenses incurred for the services of IT specialist. f. Copies of invoices for expenses incurred in amending / rectifying your Personal Information. g. Evidence of your consultation with Psychologist / Psychiatrist. h. Evidence of unpaid wages. i. Copy of your last drawn monthly salary. j. Evidence of expenses incurred by you in rectifying records regarding your identity. k. Copies of correspondence with bank evidencing that bank is not reimbursing you.	
Indicative list of specific set of documents required for claims under each section:	
Section 1: Theft of Funds	• Message/other communication exchanged between the Insured and Bank regarding the unauthorized/theft of fund transaction • Documents indicating that the issuing bank or the digital wallet Company is not reimbursing the Insured for the theft of funds, in case your claim amount exceeds a sum of INR 10,000
Section 2: Identity Theft	• All communications/supporting from the Insured in connection to lost wages • Particulars of data which has been stolen • Details of the alleged Third Party who is responsible for the identify theft
Section 3: Data Restoration/ Malware Decontamination	• Details of the data that was lost and is required to be restored • Details of the IT expert appointed and the rates charged by them / engagement lette
Section 4: Replacement of Hardware	• Details of the damage that took place and is required to be restored/ replaced • Details of the IT expert appointed and the rates charged by them / engagement letter

Section 5: Cyber Bullying, Cyber Stalking & Loss of Reputation	• Copy/image of harassment note • Email id /phone number or any other means of communication of Third Party • Copy of the alleged Email/other communication to evidence the bullying • Copy/screenshot of alleged contents/profile of the Insured
Section 6: Cyber Extortion	• A photograph/ image of the Extortion note/s • Email /phone number or any other means of communication through which ransom has been demanded
Section 7: Online Shopping	• Message/other communication received/exchanged between the Insured and Bank and/or perpetrator regarding the unauthorized transaction
Section 8: Online Sales	• Documents indicating the purchase of goods or services which are not delivered or rendered
Section 9: Social Media and Media Liability	• Copy of any demand/complaint legal proceedings made by the Third Party against the Insured including the response of the Insured • Details of legal cost incurred by the Insured along with supporting and/or estimate of the legal cost to be incurred until the conclusion of the case
Section 10: Network Security Liability	• Details and documents supporting indicating the breach of data / cyber incident resulting from online activities on the Insured's personal device • Copy of any demand/complaint legal proceedings made by the Third Party against the Insured including the response of the Insured • Details of legal cost incurred by the Insured along with supporting and/or estimate of the legal cost to be incurred until the conclusion of the case
Section 11: Privacy Breach and Data Breach Liability	
Section 12: Privacy Breach and Data Breach Liability by Third Party	
Section 13: Smart Home Cover	
Section 14: Liability arising due to Underage Dependent Children	• Details of the IT expert appointed along with the engagement letter • Copy of final report along with annexures of the IT expert.
Section 15: Social Media Account – Daily cash allowance	

Please note that the above list is indicative and not exhaustive. The Company may ask for additional documents, if required.

Renewal Benefit

Where there are no identity breaches, as notified by our authorised service provider, linked to Your email id's and/ or phone number(s) provided to Us before renewal of the Policy, in such case, You shall be eligible for 5% discount on Your renewal policy premium.

We, at our discretion and under no obligation, may assist You, to provide information of Identity breaches, of Your email Id's and / or phone number(s) as provided to Us by You, if any.

THIS PROSPECTUS

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the <<**HDFC ERGO Cyber Sachet Insurance**>> document. You must read the policy document to know the insurance cover fully. You can get a copy of the <<**HDFC ERGO Cyber Sachet Insurance**>> from Our branch or from Our website: www.hdfcergo.com. For any legal interpretation,

policy document will hold.

GRIEVANCE REDRESSAL PROCEDURE

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

Our Grievance Redressal Officer

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call us – 18002677444
- Emails – grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226
- Email ID- seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. **branch wise list of our customer grievance officers is updated on the website**

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at:

The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited.
D-301,3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address:

To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer our website www.hdfcergo.com” <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.