

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	HDFC ERGO Cyber Sachet Insurance	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN146RPLB0086V02202627	NA
3	Structure	Sum Insured on <<Section Basis/ Floater Basis>>	NA
4	Interests Insured	Covers Individuals and proprietors against cyber attacks	NA
5	Sum Insured	<<as stated in the policy schedule>>	Policy schedule
6	Policy Coverage	HDFC ERGO Cyber Sachet Insurance offers you a wide variety of cyber risk covers; refer policy schedule for the coverage/s chosen by you from following : - Theft of Funds - Unauthorized Digital Transactions - Unauthorized Physical Transactions - Identity theft - Data Restoration/ Malware Decontamination - Replacement of Hardware - Cyber Bullying, Cyber Stalking and Loss of Reputation - Cyber Extortion - Online Shopping - Online Sales - Social Media and Media Liability - Network Security Liability - Privacy Breach and Data Breach Liability - Privacy Breach and Data Breach Liability by Third Party - Smart Home Cover - Liability arising due to Underage Dependent Children - Social Media Account You may choose any number of sections from the covers mentioned above for your own customized policy.	Part A: Insured Events
7	Add-on Cover	No add on cover	Policy schedule
8	Loss Participation	<<as per policy schedule>>	Policy schedule
9	Exclusions	We will not cover any claim by you under this policy arising directly or indirectly from the following:	Part C: General Exclusions

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		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. - Your business activities unless specifically covered and mentioned in your policy schedule/certificate of insurance. - Loss arising from any activity where you have knowingly invested or undertaken the activity in an assumption to earn income or profit. - Any action or omission of You or any misbehaviour of You which is intentional, malicious, dishonest, deliberate or reckless. - Any action or omission in Your capacity as an employee. - Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property. - Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities. - Any financial loss arising from any investment or trading or Gaming activity. - 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. - 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. Third party claims made by Your family members, any person residing with You, made from Your account or any joint account holder with You. - Any Contractual liability. - Any costs of betterment of Your personal devices beyond the state existing prior to the Insured Event, unless unavoidable. - 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. - Gambling online and or otherwise. - Any Director and Officer Liability or any professional liability. - Any loss sustained by You by accessing any restricted or websites banned by the relevant authority over internet. - Any loss sustained due to incident of data compromise or data breach at platform provider / financial entity. - 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.	

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		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.											
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy schedule										
11.	Admissibility of Claim	1. Intimation of a claim or any circumstances which may give rise to any claim should be reported immediately. 2. No admission, offer, promise or payment of liability without Insurer consent. 3. Provide all such information and assistance to company which is required. 4. Company has right to defend the claim against Insured. Claim shall be paid as per following calculation:- <table><tr><th>Head</th><th>Example</th></tr><tr><td>Legal Liability as covered under the policy (a)</td><td>INR 1,00,000</td></tr><tr><td>Defense Cost (b)**</td><td>INR 20,000</td></tr><tr><td>Total Loss Amount (c= a+b)</td><td>INR 1,20,000</td></tr><tr><td>Net Payable Amount 0</td><td>INR 1,20,000</td></tr></table> ** If applicable under the policy	Head	Example	Legal Liability as covered under the policy (a)	INR 1,00,000	Defense Cost (b)**	INR 20,000	Total Loss Amount (c= a+b)	INR 1,20,000	Net Payable Amount 0	INR 1,20,000	NA
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Legal Liability as covered under the policy (a)	INR 1,00,000												
Defense Cost (b)**	INR 20,000												
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12.	Policy Servicing -Claim Intimation and Processing	- Contact us at- IVRS number of the Insurer 18002677444 - Website - www.hdfcergo.com Email- care@hdfcergo.com - Details of designated company officials to be contacted in time of claim: Liability Claims Manager – email ID - care@hdfcergo.com - Details of procedure to be followed for 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 - Escalation Matrix when TAT is not satisfied: Email to – liabilityclaims@hdfcergo.com	NA
13.	Grievance Redressal and Policyholders Protection	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: 1. 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. 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 Ltd. 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 Redressal Procedure

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		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.	
14.	Obligations of the Policyholder	- To disclose all information correctly sought by the insurer at time of filling the proposal form - In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately - Non-disclosure of material information may affect the claim settlement.	NA

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place: _____

Date: _____

(Signature of the Policyholder)

Note:

1. Web-link of the product documents: <<<https://www.hdfcergo.com/download>>>

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.