

## Customer Information Sheet

### Cyber Security Insurance

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>Cyber Security Insurance</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0005V01201112	NA
3	Structure	Basis of Sum / Limit Insured Indemnity	NA
4	Interests Insured	First and Third party liability exposures associated with e-business, internet, networks and information assets.	NA
5	Sum Insured	<<as per policy schedule>>	Policy Schedule
6	Policy Coverage	<p><b>E-theft Loss</b> - The Company shall pay E-Theft Loss which is Discovered during the Policy Period.</p> <p><b>E-communications Loss</b> - The Company shall pay E-Communications Loss which is Discovered during the Policy Period.</p> <p><b>E-threat Loss</b> - The Company shall pay E-Threat Loss solely and directly as a result of a Threat made directly to an Insured during the Policy Period.</p> <p><b>E-vandalism Loss</b> - The Company shall pay E-Vandalism Loss which is Discovered during the Policy Period.</p> <p><b>E-business Interruption And Extra Expenses</b> - The Company shall pay: Business Income Loss; and Extra Expenses, incurred during the Period of Recovery of Services resulting directly from Fraudulent Access or Transmission which causes an actual or potential impairment or denial of Operations during the Policy Period.</p> <p><b>Cyber Liability</b> - The Company shall pay, on behalf of an Insured, Loss on account of any Claim first made during the Policy Period or, if exercised, during the Extended Reporting Period, for a Wrongful Act occurring after the Retroactive Date.</p>	Insuring Clauses
7	Add-on Cover	<<as per policy schedule>>	Policy Schedule
8	Loss Participation	<<as per policy schedule>>	Policy Schedule

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9	Exclusions	<p>The Company shall not be liable on account of any Claim, Loss or Expense:</p> <ol style="list-style-type: none"> <li>1. Prior Notice- based upon, arising from or in consequence of any fact or circumstance if notice of such fact or circumstance has been accepted under any policy of which this policy is a renewal or replacement or which it may succeed in time;</li> <li>2. Dishonesty based upon, arising from or in consequence of any deliberately fraudulent act or omission or any willful violation or breach of any law, regulation or by-law anywhere in the world or duty imposed by any such law, regulation or by-law by any Insured or an Insured having gained any profit, advantage or remuneration to which the Insured is not legally entitled provided that this exclusion shall not apply, including, for the avoidance of doubt, to the Company's obligation to advance Defence Costs until a final non-appealable adjudication in any proceeding establishes such a deliberately fraudulent act, omission, willful violation or breach, profit, advantage or remuneration. The term 'proceeding' shall not include any declaratory proceeding brought by or against the Company;</li> <li>3. Assumed Liability for any actual or alleged liability of any Insured under any contract provided that this exclusion shall not apply to Conduit Liability, Impaired Access Liability or Disclosure Liability or to liability that would have attached to such Insured in the absence of such contract or to the Company's obligation to advance Defence Costs under Extension 2B;</li> <li>4. Pollution based upon, arising from, or in consequence of Pollution;</li> <li>5. Bodily Injury and Property Damage for bodily injury, sickness, disease or death of any person (except for mental anguish and emotional distress resulting from Disclosure Liability or Reputational Liability) damage to or destruction of any tangible property, including loss of use thereof, whether or not it is damaged or destroyed; or</li> <li>6. External Administrators brought or maintained by or on behalf of an External Administrator</li> </ol>	Exclusions
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. Intimation of a claim or any circumstances which may give rise to any claim should be reported immediately</li> <li>2. No admission, offer, promise or payment of liability without Insurer consent.</li> <li>3. Provide documents in support of your claims</li> <li>4. Provide all such information and assistance to company which is required.</li> <li>5. Company has right to defend the claim for Insured.</li> </ol>	NA

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number												
		<ul style="list-style-type: none"> <li>Include a sample claim calculation process for retail products</li> </ul> <p>Claim shall be paid as per following calculation:-</p> <table border="1" data-bbox="322 213 894 408"> <thead> <tr> <th data-bbox="322 213 796 245">Head</th> <th data-bbox="796 213 894 245">Example</th> </tr> </thead> <tbody> <tr> <td data-bbox="322 245 796 277">liability as covered under the policy (a)</td> <td data-bbox="796 245 894 277">100000</td> </tr> <tr> <td data-bbox="322 277 796 309">Defense cost (b) (wherever applicable)</td> <td data-bbox="796 277 894 309">20000</td> </tr> <tr> <td data-bbox="322 309 796 341">total loss amount (c = a+b)</td> <td data-bbox="796 309 894 341">120000</td> </tr> <tr> <td data-bbox="322 341 796 373">Deductible (d)</td> <td data-bbox="796 341 894 373">10000</td> </tr> <tr> <td data-bbox="322 373 796 405">Net Payable amount (c-d)</td> <td data-bbox="796 373 894 405">110000</td> </tr> </tbody> </table>	Head	Example	liability as covered under the policy (a)	100000	Defense cost (b) (wherever applicable)	20000	total loss amount (c = a+b)	120000	Deductible (d)	10000	Net Payable amount (c-d)	110000	
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12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free / IVRS number of the Insurer: 120 6234 6234 / 022-6234 6234</li> <li>Website: www.hdfcergo.com Email : care@hdfcergo.com</li> <li>Details of designated company officials to be contacted in time of claim Liability Claims Manager – email ID - care@hdfcergo.com</li> <li><b>Turn Around Time (TAT)</b> for claims settlement <ol style="list-style-type: none"> <li>Registration of claim – T +1 days</li> <li>List of requirements – 7 days from registration</li> <li>Claim settlement / Denial = T+30 days (T = date of receipt of last documents)</li> </ol> </li> <li>Escalation Matrix when TAT is not satisfied Email to – liabilityclaims@hdfcergo.com</li> </ul>	NA												
13.	Grievance Redressal and Policyholders Protection	<p>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:</p> <p><b>Our Grievance Redressal Officer</b></p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> <li>Call Centre - 120 6234 6234 / 022-6234 6234</li> <li>Emails – grievance@hdfcergo.com</li> <li>Contact Details for Senior Citizens: 022 6242 6226   Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.</li> <li>Company Website – www.hdfcergo.com</li> <li>Courier - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p> <p>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</p>	Grievance Redressal Procedure												

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p><b>The Complaint &amp; 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</b></p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p><b>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</b></p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p> <p>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:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a> <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a> for detailed grievance redressal procedure.</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul>	NA

**Declaration by the Policy Holder:**

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

Place: \_\_\_\_\_

Date: \_\_\_\_\_

(Signature of the Policyholder)

**Note:**

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