

## Customer Information Sheet

e@Secure Insurance

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	e@Secure Insurance	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0003V01201819	NA
3	Structure	Basis of Sum / Limit Insured <b>Indemnity</b>	NA
4	Interests Insured	Product designed to provide protection to individual customers in the event of online breach (arising directly from the use of internet) by third parties resulting due to covered risk. Subject to charge of an additional premium, the coverage under this policy can also extend to include families of the insured and covers restoration cost of digital asset.	NA
5	Sum Insured	<<as per policy schedule>>	Policy Schedule
6	Policy Coverage	<p><b>Risks covered under this policy are</b></p> <p><b>Section 1 -- Legal Protection –</b> In case of any legal dispute arising out of covered risks We will</p> <ul style="list-style-type: none"> <li>• Pay for costs incurred by You for legal advice sought by You upto full limit of liability.</li> <li>• Cover Your legal cost and expenses incurred</li> <li>• to pursue or defend any legal action against or by the Third Party.</li> <li>• to remove any criminal or civil judgments wrongly entered against you.</li> <li>• to challenge the accuracy or completeness of any information in a credit report.</li> </ul> <p><b>Section 2 - Damage to E-Reputation –</b> In the event of damage to Your reputation, We will reimburse You for the expenses incurred maximum upto 25%of limit of liability.</p> <ul style="list-style-type: none"> <li>• For the services of an IT specialist to remove and suppress the content.</li> <li>• For consultation with a psychologist for traumatic stress maximum upto 10% of limit of liability.</li> </ul>	Policy wordings

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p><b>Section 3 - Identity theft</b> – In the event Your Personal Information is stolen over the internet by a Third Party, and the Third Party unlawfully uses it subsequently without Your express consent to obtain money, goods or services, We will reimburse You for the expenses incurred maximum upto 25% of limit of liability for/to.</p> <ul style="list-style-type: none"> <li>• rectify credit records with bank or the authorities.</li> <li>• unpaid leave to take time off work to rectify credit records.</li> <li>• consulting psychologist for traumatic stress maximum upto 10% of limit of liability.</li> </ul> <p><b>Section 4 - Unauthorized online transactions</b> – In the event of any direct loss resulting due to the fraudulent use of Your Bank Account and /or Credit/Debit Cards and/or E-Wallets by a Third Party over the internet, We will indemnify / reimburse upto full limit of liability</p> <ul style="list-style-type: none"> <li>• indemnify You for the unauthorized online transaction that are charged to Your Credit/Debit Card or Bank Account or E-Wallets.</li> <li>• reimburse Your expenses to resolve the breach of payments with the banks.</li> <li>• reimburse Your unpaid leave to take time off work to rectify credit records.</li> </ul> <p><b>Section 5 - E-extortion</b> – In event of any financial loss as a direct result of extortion threat, We will indemnify and reimburse You maximum upto 10% of limit of liability</p> <ul style="list-style-type: none"> <li>• the value of any fund or property surrender intended as an extortion payment.</li> <li>• the cost of professionals engaged in investigating the cause of extortion threat.</li> </ul> <p><b>Section 6 - Cyber Bullying or Harassment</b> – if You are the victim of cyber bullying or Harassment by the Third Party. We will reimburse You for the expenses incurred by You, maximum upto 10% of limit of liability</p> <ul style="list-style-type: none"> <li>• in consulting psychologist for traumatic stress.</li> <li>• Expenses incurred in initiating police proceedings</li> </ul> <p><b>Section 7- Phishing and E - mail spoofing</b> – In the event of any loss of money due to Phishing and Email Spoofing We will indemnify You (in case of Phishing maximum upto 15% of limit of liability and in case of Email spoofing maximum upto 25% of limit of liability)</p> <ul style="list-style-type: none"> <li>• for the loss of Money resulting directly due to Phishing and Email spoofing.</li> </ul>	
7	Add-on Cover	<<coverage & limits as stated in the policy schedule under add on section>>	Policy Schedule
8	Loss Participation	<<as per policy schedule>>	Policy Schedule

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9	Exclusions	<p>This Policy does not cover claims directly or indirectly caused by or arising from:</p> <ol style="list-style-type: none"> <li>1. Your failure to take due care and precaution to safe guard Your Personal Information, Bank Accounts and/or Credit/ Debit Cards information and internet communication.</li> <li>2. Deliberate, fraudulent, Illegal or malicious acts or failure to act by You or intentional or knowing violation of any duty, obligation, contract, law or regulation by You.</li> <li>3. Facts or circumstances existing prior to the commencement of this cover, which You knew or ought to have reasonably known to be facts or circumstances likely to give rise to a claim.</li> <li>4. Your business activities (including but not limited to e-trading and blogging where You receive remuneration or benefits in any form), Occupation or political affiliations.</li> <li>5. Loss that You have directly or indirectly and intentionally created or endorsed by You.</li> <li>6. Any unexplained loss or mysterious disappearance.</li> <li>7. Any loss or damage caused by the order of any government authority.</li> <li>8. Consequential loss or damage of any kind including loss suffered by any Third Party.</li> <li>9. Any claim in connection with the ownership, driving or use of a motor vehicle.</li> <li>10. Fees and costs incurred before acceptance of a claim.</li> <li>11. Any claims made in connection: failure or interruption, caused by whatsoever reason, of access to a Third Party infrastructure or service provider, including telecommunications, internet service, satellite, cable, electricity, gas, water or other utility service providers.</li> <li>12. Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency"</li> <li>13. Any claim reported to Us more than six (6) months after the occurrence of the Specified Event.</li> <li>14. Any damage to or destruction of any tangible property, including loss of use thereof.</li> <li>15. Any liability under any contract, agreement, guarantee or warranty assumed or accepted by except to the extent that such liability would have attached to You in the absence of such contract, agreement, guarantee or warranty.</li> <li>16. Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property.</li> <li>17. War, Terrorism, looting and Governmental Acts.</li> </ol>	E. General Exclusions (Applicable To All Sections)

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		<p>18. Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like.</p> <p>19. Any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wire tapping, audio or video recordings or telephone marketing.</p>													
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule												
11.	Admissibility of Claim	<p>1. Intimation of a claim or any circumstances which may give rise to any claim should be reported immediately (pls refer to each insuring clause).</p> <p>2. No admission, offer, promise or payment of liability without Insurer consent.</p> <p>3. Provide documents in support of your claims</p> <p>4. Provide all such information and assistance to company which is required.</p> <p>5. Company has right to defend the claim for Insured.</p> <p>Claim shall be paid as per following calculation:-</p> <table border="1"> <thead> <tr> <th>Head</th> <th>Example</th> </tr> </thead> <tbody> <tr> <td>Loss as covered under the policy (a)</td> <td>100000</td> </tr> <tr> <td>Defense cost (b) ( wherever applicable)</td> <td>20000</td> </tr> <tr> <td>total loss amount (c = a+b)</td> <td>120000</td> </tr> <tr> <td>Deductible (d) ( If applicable)</td> <td>10000</td> </tr> <tr> <td>Net Payable amount (c-d)</td> <td>110000</td> </tr> </tbody> </table>	Head	Example	Loss as covered under the policy (a)	100000	Defense cost (b) ( wherever applicable)	20000	total loss amount (c = a+b)	120000	Deductible (d) ( If applicable)	10000	Net Payable amount (c-d)	110000	NA
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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</li> <li>• 120 6234 6234 / 022-6234 6234</li> <li>• Website- www.hdfcergo.com</li> <li>• Email- care@hdfcergo.com</li> <li>• Details of designated company officials to be contacted in time of claim</li> <li>• Liability Claims Manager – email ID - care@hdfcergo.com</li> <li>• <b>Turn Around Time (TAT)</b> for claims settlement</li> </ul> <ol style="list-style-type: none"> <li>1. Registration of claim – T +1 days</li> <li>2. List of requirement – 7 days from registration</li> <li>3. Claim settlement / Denial = T+30 days ( T = date of receipt of last documents)</li> </ol> <ul style="list-style-type: none"> <li>• Escalation Matrix when TAT is not satisfied</li> <li>• Email to – liabilityclaims@hdfcergo.com</li> </ul>	NA												

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13.	Grievance Redressal and Policyholders Protection	<p>If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with</p> <p><b>1. Our Grievance Redressal Officer</b></p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</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> <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> <ul style="list-style-type: none"> <li>• Bima Bharosa Portal</li> </ul> <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> <ul style="list-style-type: none"> <li>• Ombudsman</li> </ul> <p>(Please provide contact details, Toll free number and email)</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>	Grievance Redressal Procedure

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		<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.