



Comparison with other alternatives

HDFC ERGO Cyber Sachet Insurance		
Covers	Base Offering	Main Offering
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		✓