

e@Secure Insurance - Prospectus

E@SECURE INSURANCE

The word INTERNET has turned our existence upside down. It has changed the way we work, socialize, create and share information and organize the flow of people, ideas and things around the globe. Today, we spend much of our time on the internet surfing, shopping, sharing and even meeting new people. There is no doubt that internet has given us convenience and improves our life enormously, but at the same time it has also proven as a dangerous place which exposes us to the risks that subsist in cyber space, such as the risk of damage to your e- reputation, fraudulent transactions with your credit cards, debit cards, theft of your personal information, etc

According to one survey, the increasing usage of internet service has also lead to a jump in cyber crimes. In 2014, 9,622 cases of cyber crimes were committed under the IT Act in India, representing a 69 percent growth from the previous year making it clear that Indian internet users need to take precautions for the future. To ensure comprehensive protection for activities conducted on the internet without disrupting your modern lifestyle or the convenience you have been accustomed to, **HDFC ERGO** has come up with a new product titled “**e@Secure Insurance**”.

E@Secure Insurance by **HDFC ERGO** is a 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.

RISK COVERED FOR YOU

- Risks covered under this policy are
 - **Damage to E-Reputation** – occurs when Third Party publishes harmful information about You on the internet (including forums, blog postings, social media and any other website)
 - **Identity theft** – occurs when Your Personal Information is stolen over the internet by a Third Party to obtain money, goods or services.
 - **Unauthorized online transactions** - occurs when Your Bank Account or Credit/Debit Card is fraudulently used by a Third Party for purchases made over the internet.
 - **E-Extortion** – occurs when a Third Party threatens You over the internet with the intent to extract goods, money or services.
 - **Cyber Bullying or Harassment** – if You are the victim of Cyber Bullying or harassment by a Third Party.
 - **Phishing and E-mail Spoofing** – covers financial loss due to Phishing and Email Spoofing

OPTIONAL COVER

- **Family** : extend cover to include self, spouse and dependent children (maximum upto 4 family members)
- **Protection of digital assets from Malware**- covers cost of restoration and recollection of digital data maximum upto 10% of limit of liability.

BENEFITS OFFERED

- **Legal Protection** – In case of any legal dispute arising out of covered risks We will
 - Pay for costs incurred by You for legal advice sought by You upto full limit of liability.
 - Cover Your legal cost and expenses incurred
 - to pursue or defend any legal action against or by the Third Party.
 - to remove any criminal or civil judgments wrongly entered against you.
 - to challenge the accuracy or completeness of any information in a credit report.
- **Damage to E-Reputation** – In the event of damage to Your reputation, We will reimburse You for the expenses incurred maximum upto 25%of limit of liability.

- For the services of an IT specialist to remove and suppress the content.
- For consultation with a psychologist for traumatic stress maximum upto 10% of limit of liability.
- **Identity theft** – 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.
 - rectify credit records with bank or the authorities.
 - unpaid leave to take time off work to rectify credit records.
 - consulting psychologist for traumatic stress maximum upto 10% of limit of liability.
- **Unauthorized online transactions** – 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
 - indemnify You for the unauthorized online transaction that are charged to Your Credit/Debit Card or Bank Account or E-Wallets.
 - reimburse Your expenses to resolve the breach of payments with the banks.
 - reimburse Your unpaid leave to take time off work to rectify credit records.
- **E-extortion** – 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
 - the value of any fund or property surrendered intended as an extortion payment.
 - the cost of professionals engaged in investigating the cause of extortion threat.
- **Cyber Bullying or Harassment** – 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
 - in consulting psychologist for traumatic stress.
 - Expenses incurred in initiating police proceedings
- **Phishing and E-mail spoofing** – 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)
- ⚡ for the loss of Money resulting directly due to Phishing and Email spoofing.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

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

- **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.
- 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**.
- 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.
- **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.
- Loss that **You** have directly or indirectly and intentionally created or endorsed by **You**.
- Any unexplained loss or mysterious disappearance.

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- Any loss or damage caused by the order of any government authority.
- Consequential loss or damage of any kind including loss suffered by any **Third Party**.
- Any claim in connection with the ownership, driving or use of a motor vehicle.
- Fees and costs incurred before acceptance of a claim.
- 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.
- Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency”
- Any claim reported to **Us** more than six (6) months after the occurrence of the **Specified Event**.
- Any damage to or destruction of any tangible property, including loss of use thereof.
- 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.
- Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property.
- War, Terrorism, looting and Governmental Acts.
- 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.
- Any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wire tapping, audio or video recordings or telephone marketing.
- c. Any act of government or authority putting You under surveillance or monitoring.
- d. Any disciplinary act or related disciplinary action initiated by authorities against You at work place, clubs, social forums or school.
- e. Any legal proceedings (pending or settled) with a Third Party prior to the commencement of this cover.
- Phishing & Email Spoofing:
 - a. Any Illegal transactions e.g bribes, commissions or illegal gratifications
 - b. Phishing resulting in revelation of personal information including passwords
 - c. Any payments or charges towards lottery, unexpected bequeath of wealth, or any other similar unsolicited promises or dishonest incentives

BENEFITS OF BUYING THIS POLICY

- Protects You against cyber risks.
- Have provision to extend Your coverage to include Your family within the purview of this policy by paying some additional premium.
- Family includes Your spouse and dependent child(ren) maximum up to four (4)
- Take care of Your legal cost and expenses incurred in pursuing or defending legal action against or by the Third Party.
- Complete peace of mind for Your activities conducted on the internet
- Cover will not be restricted to any particular device.
- Various pre determined limits to choose from
- Reimburse You for the expenses incurred for the services of an IT specialist to remove and suppress the content.
- Covered psychologist consultation expenses for traumatic stress.
- Worldwide cover.

SECTION SPECIFIC EXCLUSIONS

- Damage to e-Reputation:
 - a. Loss that occurs within the first forty – five (45) days of the inception date of this insurance cover.
 - b. Any non-digital media (e.g. in print), radio and television broadcast
 - c. Damage caused by a Journalist.
 - d. Any legal proceedings (pending or settled) with a Third Party prior to the commencement of this cover.
- Identity Theft:
 - a. Expenses incurred (e.g. loan application fees, telephone charges etc.) six (6) months after the expiry of the cover.
- Unauthorized Online Transactions:
 - a. Reimbursement by the bank for the transaction.
 - b. Cash advances (or cash withdrawn through an ATM or Bank Account) made through Your stolen Bank Accounts and/or Credit/Debit Cards
- E-Extortion:
 - a. Loss that occurs within the first forty five (45) days of the inception date of this insurance cover.
 - b. Any claim or legitimate demand or even confiscation of the assets by bonafide governmental or judicial authority.
- Cyber Bullying or Harassment:
 - a. Event that occurs within the first 45(forty five) days of the inception date of this insurance cover.
 - b. Any non-digital media (e.g. in print, radio or television broadcast)

WHO CAN BUY THIS POLICY?

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

WHO WILL BE COVERED UNDER THIS POLICY?

Individual and his family (subject to charge of additional premium)

DEDUCTIBLE

Limit of indemnity up to Rs. 500,000 – Nil deductible Above Rs. 500,000 – Rs.3500

WEB DISCOUNT – 5% if you buy this policy online.

CANCELLATION:

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.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

RENEWAL

We shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. We reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. We, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the Period of Insurance.

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YOU CAN REQUEST A QUOTE TODAY

For more information about our new e@Secure Insurance and the full range of HDFC ERGO Insurance products contact Your local broker or HDFC ERGO representative.

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION.

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale.

GRIEVANCE REDRESSAL PROCEDURE

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 Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

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

- Contact us- 022 6158 2020/ 022 6234 6234
- 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 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.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. **Website** – www.hdfcergo.com

Contact us- 022 6158 2020/ 022 6234 6234

Email – care@hdfcergo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.