

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Please Note: *This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.*

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit My Online Space Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0013V01202223	
3	Structure	Indemnity	
4	Interests Insured	Interest insured can be any Individuals and Entities who need to have protection against cyber related risks. Please refer your Policy schedule/COI to know the exact property insured under this product	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.	
6	Policy Coverage	Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance <u>SECTION 1 - UNAUTHORIZED ONLINE TRANSACTION COVER</u> 1. Insuring Clause The Company will indemnify Insured for any financial loss as a result of theft of fund which is caused by an Unauthorized/ Fraudulent access to Insured's:	C. Benefits covered under the Policy

- a. **Bank Account and/or**
- b. **Credit/Debit Cards and/or**
- c. **E-wallets**

by a third-party for online transactions that are charged to any of the above mentioned 3 assets and such charges are not legally recoverable from any other sources.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 1. Unauthorized Online Transaction Cover.

Company will pay the Claim only if:

1. The covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the Coverage Territory as mentioned in the Policy Schedule.
2. The bank/ Financial Institution is not reimbursing Insured for the fraudulent transactions and Insured has the evidence of the same.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 1 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 1.

- i. **Near Field Communicator (NFC)**
- ii. **Sim Card Hacking and Deactivation**
- iii. **Change MSISDN linked to the E-wallet account or Banking app**
- iv. **Miscellaneous Charges**
- v. **Lost Wages/Income**

SECTION 2 - UNAUTHORIZED PHYSICAL TRANSACTION COVER

1. Insuring Clause

If Insured has opted for this section, Company will indemnify Insured for any financial loss as a result of theft of fund which is caused by Unauthorized/ Fraudulent access to Insured's Bank Account and/or Credit/Debit Cards by a third-party for:

- a. Withdrawal of cash/Money from ATM and/or
- b. Purchases (including unauthorized purchases) via physical transaction

that are charged to Insured's Credit/Debit Card and/or Bank Account and such charges are not legally recoverable from any other sources.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 2- Unauthorized Physical Transaction Cover.

Company will pay the Claim only if:

- a. This covered event occurred through physical transaction during the Period of Insurance / Cover Period when Insured was within the Coverage Territory as mentioned in Insured's Policy Schedule.
- b. The bank/ Financial Institution is not reimbursing Insured for the fraudulent transactions and Insured has the evidence of the same.

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 2 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 2.

- i. Miscellaneous Charges
- ii. Lost Wages/Income

SECTION 3- SOCIAL ENGINEERING FINANCIAL FRAUD COVER

1. Insuring Clause

If Insured has opted for this Section, Company will indemnify Insured for financial losses which was caused by fraudulent acts like Phishing, Email Spoofing, Vishing, Skimming, Smishing and Pharming.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule

against Section 3. Social Engineering Financial Fraud.

Maximum Claim amount payable under the respective fraudulent means will be limited to the sub-limit as mentioned in the Policy Schedule.

Please note that Company will be liable to pay the Claim only if:

- a. This covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the Coverage Territory as mentioned on the Policy Schedule;**
- b. In event of occurring of a covered event the answerability is on Insured to prove and establish that Insured had every reason to expect such email, call/ SMS and Insured had the requirement to make payment / provide Insured's sensitive details against same.**

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

SECTION 4 - CYBER IDENTITY THEFT COVER

1. Insuring Clause

If Insured has opted for this section, Company will indemnify for applicable Defence Costs which were incurred as a result of any Claim by an Affected person or an entity for legal liability that directly results from Insured's Identity Theft during a Cyber-crime. In cyber identity theft, the hacker is involved in Unauthorized/ Fraudulent access to, usage, deletion or alteration of Insured's Personal Data stored in Insured's Computer by a Third Party.

Company will also bear the costs required to rectify records regarding Insured's true name or identity, including but not limited:

- a. To notarize affidavits for Financial Institutions or credit bureau agencies to restore Insured's bank accounts and credit rating;**
- b. To re-submit loan applications which were declined solely because the lender received incorrect credit information,**

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 4. Cyber Identity Theft Cover.

Please note that Company will pay the Claim only if:

- a. This covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the Coverage Territory as mentioned in Insured's Policy Schedule.
- b. All losses resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single Identity Theft occurrence.

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 4 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 4.

- i. Miscellaneous Charges
- ii. Lost Wages/Income
- iii. Psychologist Counselling

SECTION 5 - CYBER EXTORTION COVER

1. Insuring Clause

If Insured has opted for this Section, Company will indemnify Insured for financial loss suffered by him/ her solely and directly as a result of Cyber Extortion Threat which first occurred during the Policy Period/ Cover Period.

Company will pay the Claim under this cover, only if Insured:

- a. Keep the terms and conditions of this Cover confidential, unless disclosure to law enforcement authorities is required
- b. Take all reasonable steps to notify and cooperate with the appropriate law enforcement authorities
- c. Take all reasonable steps (including the involvement of a security consultant with the Insurer's prior written consent), to effectively mitigate the Cyber Extortion Loss.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 5. Cyber Extortion Cover.

All this, provided that,

- 1. This covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the Coverage Territory, as mentioned on the Policy Schedule.**
- 2. Insured shall allow Us (or Our nominated representatives) to notify the police or other responsible law enforcement authorities of any Extortion Threat.**

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following is the inbuilt cover provided under this section. The amount of the limit set forth for each inbuilt cover under Section 5 is mentioned in Policy Schedule, as per applicable terms. The limit is within the Limit of Liability opted under Section 5.

i. Lost Wages/Income

SECTION 6 - CYBER REPUTATION DAMAGE COVER

1. Insuring Clause

If Insured has opted for this cover and Insured face a scenario where he/ she had to suffer a personal reputation damage caused by a Third Party on the internet via a Harmful Publication, whether in the form of videos, photographs or published statements, then Company will cover for the costs incurred by Insured for the services of an IT specialist to remove such Harmful Publication from the internet.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 6. Cyber Reputation Damage Cover.

Please note that Company will pay the Claim only if:

- a. This covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the coverage territory as mentioned on the Policy Schedule.**
- b. Damage to personal reputation must be clearly established.**

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 6 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 6.

- i. Lost Wages/Income**
- ii. Psychologist Counselling**

SECTION 7 - MALWARE PROTECTION COVER

1. Insuring Clause

If Insured has opted for this Section, Company will indemnify Insured for the costs incurred by Insured for the services of an IT specialist to restore Insured's lost Data or clean Insured's Computer System (including Insured's phone, laptop, tablet etc.) from Malware that altered, corrupted or destroyed Data in Insured's computer system.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 7. Malware Protection Cover.

Please note that Company will pay the Claim only if:

- a. This covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the coverage territory as mentioned on the Policy Schedule.**

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 7 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 7.

- i. Lost Wages/Income**
- ii. Bricking Cost**

SECTION 8 - CYBER BULLYING COVER**1. Insuring Clause**

If Insured has opted for this cover and unfortunately, Insured find himself/herself in a scenario of Cyber Bullying which may include occurrence of the following instances triggered by a Third Party against Insured repeatedly and over a period of time on internet:

- a. Posting rumours
- b. Sexual remarks
- c. Threats to disclose personal information
- d. Pejorative or disrespectful remarks
- e. Trolling
- f. Cyber Stalking

then Company will indemnify applicable costs incurred by Insured for prosecution of a criminal case against Third Party under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for Cyber Stalking / Mobbing/ Bullying/ Harassing Insured.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 8. Cyber Bullying Cover.

Please note that Company will pay the Claim only if:

- a. This covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the coverage territory as mentioned on the Policy Schedule. This cover is subject to the Limit of Liability mentioned in Policy Schedule , terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 8 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 8.

- i. Lost Wages/Income**
- ii. Psychologist Counselling**
- iii. Rest And Rehabilitation Expenses**
- iv. Temporary Relocation Expenses**

SECTION 9 - PRIVACY BREACH AND DATA BREACH COVER

1. Insuring Clause

If Insured has opted for this Section and Insured face a scenario where Insured suffer damage to Insured's Privacy and/or Data arising directly due to Breach by Third Party on the internet, then Company will indemnify Insured for:

- a. Legal fees incurred by Insured for a Claim for Damages lodged by Insured against a Third Party for Privacy Breach and/or Data Breach.**
- b. Damages and reasonable Defence Costs incurred by Insured as a result of a Third-party Claim for Privacy Breach and/or Data Breach**

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 9. Privacy Breach and Data Breach Cover.

Please note that Company will pay the Claim only if:

- a. Third Party has communicated in writing to Insured or has acknowledged publicly by electronic or print media the occurrence of a Privacy Breach or a Data Breach of Insured.**
- b. This Covered Event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the Coverage Territory as mentioned on the Policy Schedule;**

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 9 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 9.

i. Lost Wages/Income**SECTION 10 - CYBER MEDIA LIABILITY COVER****1. Insuring Clause**

If Insured has opted for this Section, Company will indemnify Insured for the following:

- a. For Defence Costs and Damages, arising from a Claim first made against Insured by a Third Party for a Media Wrongful Act.**
- b. For the Legal Costs incurred for prosecution of a criminal case filed against a Third Party Under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for the Media Wrongful Act.**

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 10. Cyber Media Liability Cover.

Please note that Company will pay the Claim only if:

- a. This Covered Event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the Coverage Territory as mentioned on the Policy Schedule;**

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

2. Inbuilt Covers

Following are the inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 10 is mentioned in Policy Schedule, as per applicable terms. These limits are within the Limit of Liability opted under Section 10.

i. Miscellaneous Charges**SECTION 11 - LEGAL PROTECTION COVER****1. Insuring Clause**

If Insured has opted for this Section, Company will indemnify Insured for necessary legal

costs for pursuing and defending legal actions, if Insured has a legal dispute over any of the Covered Events (based on the Sections as opted by Insured) under this Policy.

This section will provide coverage for:

- a. Professional Legal Advice sought by Insured based on the laws of India.
- b. Legal Costs for
 - i. Pursuing or defending any legal actions against or by the Third Party
 - ii. Removing any criminal or civil judgments wrongly entered against Insured; or
 - iii. Challenging the accuracy or completeness of any information in a credit report.

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 11. Legal Protection Cover.

All this, provided that:

- i. The covered event occurred on during the Period of Insurance/ Cover Period;
- ii. Our prior written consent must be obtained before any costs are incurred (which shall not be unreasonably withheld or delayed);
- iii. The legal action pursued / defended is within the jurisdiction of the Indian courts as per schedule.

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

SECTION 12 - ONLINE SHOPPING FRAUD COVER

1. Insuring Clause

If Insured has opted for this Section, Company will indemnify Insured for any financial loss incurred by Insured directly due to below listed frauds while shopping online and such Online Shopping expenses are legally not recoverable from any other sources:

- a. Payment made by Insured (for the Online Shopping), but amount not received by the seller due to cyber crime
- b. Goods ordered by Insured from the Online Shopping, but not delivered to Insured due to cyber crime

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 12. Online Shopping Fraud Cover.

All this, provided that:

1. This covered event occurred on the internet during the Period of Insurance/ Cover Period when Insured was within the Coverage Territory as mentioned on the Policy Schedule;

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

SECTION 13 - EMI COVER -

1. Insuring Clause

If Insured has opted for this Section and face a scenario where Insured lose Insured's job due to any covered event (based on the Sections as opted by Insured) under the policy during the Policy Period/ Cover Period, Company will pay the amount corresponding to Insured's contribution in the EMI Amount falling due in respect of a Loan taken from an authorized Financial Institution in which Insured are an applicant,

Company will pay maximum up to the Sum Insured mentioned in Insured's Policy Schedule against Section 13. EMI Cover.

All this, provided that:

- a. Company will pay maximum number of the EMI as opted by Insured and mentioned on the Policy Schedule or till the reinstatement of Insured's employment.
- b. Insured provide evidence that Insured lost Insured's job due to Cyber Fraud covered under this policy during the Policy Period/ Cover Period, where Insured is an innocent victim.

This cover is subject to the Limit of Liability mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and Deductible of this Policy.

7	Add-on Cover	Add on Cover/Endorsement will be as per your Policy Schedule/Certificate of Insurance.	
8	Loss Participation	Deductible (If any) will be as per your Policy schedule/Certificate of Insurance.	
9	Exclusions	<p><u>I. Specific Exclusions Applicable to Section 1- Unauthorized Online Transaction Cover</u></p> <ul style="list-style-type: none"> i. Reimbursement by the bank/ wallet issuer/ Financial Institution or any other entity for the transaction. ii. Cash advances or cash withdrawn through an ATM or Bank Account, made through Insured's stolen Credit/Debit Cards. iii. Any loss of reward points, points or vouchers provided by bank/ e-wallet/ financial institution. <p><u>II. Specific Exclusions Applicable to Section 2- Unauthorized Physical Transaction Cover</u></p> <ul style="list-style-type: none"> i. Reimbursement by the bank/ wallet issuer/ financial institution or any other entity for the transaction. ii. Cash withdrawn through an ATM or Bank Account made through Insured's physically lost /stolen Credit/Debit Cards or cheque book or bank passbook. iii. Any loss due to Unauthorized Online Transaction <p><u>III. Specific Exclusions Applicable to Section 3- Social Engineering Financial Fraud Cover</u></p> <ul style="list-style-type: none"> i. Any Illegal transactions, for example- bribes, commissions or illegal gratifications ii. Phishing resulting in revelation of personal information including passwords. iii. Any payments or charges towards lottery, unexpected bequeath of wealth, or any other similar unsolicited promises or dishonest incentives <p><u>IV. Specific Exclusions Applicable to Section 4 Cyber Identity Theft Cover</u></p> <ul style="list-style-type: none"> i. Expenses incurred (example: loan application fees, etc.) during timeframe as per schedule after the expiry of the cover. ii. Any outstanding amount payable to the creditor/ Financial Institution due to Identity Theft. iii. Any Direct Financial Loss caused to the Insured. <p><u>V. Specific Exclusions Applicable to Section 5- Cyber Extortion Cover:</u></p>	Specific and General Exclusions

In addition to the General Exclusions, Company will also not pay any claim in respect of:

- i. Initial Coverage Waiting Period : Loss that occurs within timeframe as per schedule of the inception date of this insurance cover.
- ii. Any Claim or legitimate demand or even confiscation of the assets by bonafide governmental or judicial authority.

VI. Specific Exclusions Applicable to Section 6 Cyber Reputation Damage Cover

- i. Initial Coverage Waiting Period: Loss that occurs within timeframe as per schedule of the start date of this insurance cover.
- ii. Harmful Publication on any non-digital media, example. in print, radio and television broadcast
- iii. Damage caused by a Journalist.
- iv. Any legal proceedings (pending or settled) with a Third Party prior to the commencement of this cover.

VII. Specific Exclusions Applicable to Section 8 - Cyber Bullying Cover

- i. Initial Waiting Period : Loss that occurs within timeframe as per schedule of the inception date of this insurance cover.
- ii. Bullying/ Harassment/ Stalking by any non-digital media (example- print, radio or television broadcast).
- iii. Any act of government or authority putting Insured under surveillance or monitoring.
- iv. Any disciplinary act or related disciplinary action initiated by authorities against Insured at workplace, clubs, social forums or school.
- v. Any legal proceedings (pending or settled) with a Third Party prior to the commencement of this cover.

VIII. Specific Exclusions Applicable to Section 10- Cyber Media Liability Cover

- i. Initial Waiting Period : Loss that occurs within timeframe as per schedule of the inception date of this insurance cover.

IX. Specific Exclusions Applicable to Section 11- Legal Protection Cover

- i. Any costs of pursuing and defending legal actions already covered under the

respective sections of the policy.

X. Specific Exclusions Applicable to Section 12- Online Shopping Fraud Cover

- i. Any Online Shopping done on a Banned or illegal Website.
- ii. Any Online Shopping done on an unsecured or unencrypted payment gateway.
- iii. Any Online Shopping done for any illegal purchases.

XI. Specific Exclusions Applicable to Section 13- EMI Cover:

- i. Any voluntary un-employment.
- ii. Unemployment arising within the first 90 days of inception of the Cover Period, unless specifically agreed otherwise by Us.

General Exclusions Applicable to All Sections

Company will not be liable under this Policy for claims directly or indirectly caused by or arising from:

- i. Insured's failure to take due care and precaution to safeguard Insured's Personal Information, Bank Accounts and/or Credit/Debit Cards information and internet communication.
- ii. Any damage to or destruction of any tangible property, including loss of use thereof.
- iii. Deliberate, criminal, fraudulent, dishonest, Illegal, or malicious acts or failure to act by Insured or intentional or knowing violation of any duty, obligation, contract, law or regulation by Insured.
- iv. Facts or circumstances existing prior to the commencement of this cover, which Insured knew or ought to have reasonably known to be facts or circumstances likely to give rise to a Claim.
- v. Any legal proceedings which commenced prior to inception of this Policy
- vi. Insured's business activities (including but not limited to e-trading and blogging where Insured receive remuneration or benefits in any form), Occupation or political affiliations.
- vii. Trading: Any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, cryptocurrencies/ digital currency/ virtual currency and the like.
- viii. Contractual Liability: Any liability under any contract, agreement, guarantee, or warranty

- assumed or accepted by an Insured except to the extent that such liability would have attached to an Insured in the absence of such contract, agreement, guarantee or warranty.
- ix. **Intellectual Property Rights:** Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses, or any other form of intellectual property.
 - x. **Outrage / Disturbance Loss:** Failure or interruption of access to a Third-Party infrastructure or service provider, including power, telecommunications, internet service, satellite, cable, electricity, gas, water, or other utility service providers, caused by whatsoever reason.
 - xi. **Commercial, Political, Union or Religious Activities:** Any kind of losses in connection to commercial, political, or union activities, the exercise of a religious function/office and/or the membership in any club/association that is salaried and/or not for leisure.
 - xii. **Immoral/Obscene Services:** Any losses in connection with racist, extremist, pornographic or other immoral/obscene services, statements or representations provided made or committed by the Insured.
 - xiii. **Any loss or damage attributable to rendering or non-rendering of professional services**
 - xiv. **Sharing/Divulging user id / login name and password-** Any sharing of user id /login name/ password leading to loss of Money/Data. Any act of error and commission by Insured causing over payment or transfer to a wrong bank account not intended to.
 - xv. **Loss of reputation/ goodwill**
 - xvi. **Loss that is directly or indirectly and intentionally created or endorsed by Insured**
 - xvii. **Any unexplained loss or mysterious disappearance.**
 - xviii. **Any loss or damage caused by the order of any government authority.**
 - xix. **Any loss or damage already reimbursed by bank/ Financial Institution or any other entity.**
 - xx. **Consequential loss or damage of any kind including loss suffered by any Third Party.**
 - xxi. **Matters uninsurable under law**
 - xxii. **Any Claim in connection with the ownership, driving or use of a motor vehicle.**
 - xxiii. **Fees and costs incurred before acceptance of a Claim.**
 - xxiv. **Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency or any virtual or digital currency**
 - xxv. **Any Claim reported to Us after the timeframe as mentioned in the Policy Schedule from the occurrence of the Covered Event.**
 - xxvi. **War, Terrorism actual, threatened or feared act of:**
 - i. **War, invasion, act of foreign enemy, hostile operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion, military or**

		<p>ii. Usurped power or martial law, or Violence or other intended harm to human life or health or to property for political, religious or other ideological reason and for the purposes of intimidating, coercing or harming, in part or in whole, any government, population or segment of economy, except to the extent exclusively carried out through an actual Cybercrime.</p> <p>xxvii. Any losses or liabilities connected with any inherent product defect/wear and tear</p> <p>xxviii. Any distribution of unrequested correspondence or communications (whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing.</p> <p>xxix. Fines or financial penalties, punitive, exemplary, liquidated, aggravated or multiple Damages whether imposed through a court of law, legislation or under a contractual arrangement or otherwise.</p> <p>xxx. Sanctions and Limitations: Company shall not be liable to pay any Claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such Claim or provision or such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p> <p>xxxi. Iran Risk Clause: This Policy does not provide any cover and does not include any liability to pay any Claim or provide any benefit hereunder, in respect of any risk related to Iran, unless such risk is specifically disclosed and agreed in writing by the insurer.</p> <p>Any other Specific exclusion as mentioned in your Policy Schedule.</p>	
10.	Special Conditions and Warranties (if any)	<p>Special Conditions and warranties will be as per mentioned in your Policy Schedule/COI.</p>	
11.	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>The claim will be admissible only if there any cyber related risks. Protection will be limited to coverage provided in Policy wordings. Coverage will be limited upto the sections opted in your Policy Schedule.</p> <p><u>Duties in the Event of Occurrence of Circumstance or Claim or Suit</u></p> <p>1) What to write? You must notify Us in writing immediately of any Occurrence which may result in a Claim. To the extent possible, notice must include –</p> <ul style="list-style-type: none"> i) How, when and where the Occurrence took place; ii) The names and addresses of any injured persons and witnesses; and iii) The nature and location of any injury or damage arising out of the Occurrence. 	

- 2) **If You are being inquired:** You must notify Us of any impending prosecution, inquest or fatal accident Inquiry. If a Claim is made or a Suit is brought against You, You must immediately give Us notice of the specifics of the Claim or Suit. You must: -
- i) immediately send Us a copy of any demand, letter, writ, Claim, notice of arbitration, process, notice, summons or legal paper received in connection with the Claim or Suit; and
 - ii) retain things in any way causing or connected with any event which might give rise to a Claim under this Policy for such time as We may reasonably require.
- 3) Upon Our request You must
- i) authorize Us to obtain records and other information,
 - ii) cooperate with Us in the investigation, settlement or defence of the Claim or Suit; and
 - iii) assist Us in the enforcement of any right against any person or organization which may be liable to the Insured because of Bodily Injury or Property Damage to which this insurance may also apply.
- 4) Duties of first named Insured: When there is an Occurrence which may involve this Policy, the first Named Insured may, without prejudice as to liability, proceed immediately with settlements and pay Claims Expenses with respect to such settlements provided that such settlements and Claims Expenses, in their totality, do not exceed the Deductible shown in the Schedule. The first Named Insured will promptly notify Us of any such settlements made.
- 5) Only pay for the relevant expenses: Except as provided in the preceding paragraph, no Insureds will, except at their own cost, voluntarily make any payment, assume any obligation, or incur any expense other than for first aid, without Our consent. If the Insured shall report any Occurrence or Claim knowing such to be false or fraudulent, whether with respect to amount or otherwise, this Policy shall become void as of the date of such report and the insurance hereunder shall be forfeited.
- 6) We will pay claim only in Indian Rupees.
- 7) Special Conditions:**
- i) The debit card/ credit card involved must be blocked immediately within 24 hours after detection of the loss of Money or loss of card, which ever happens earlier.
 - ii) Any cashback/rewards if so, credited to the concerned card holder's account against misused transaction leading to loss of Money, shall be reduced from the loss payable under the policy.
 - iii) You should have a registered valid mobile number & e-mail id to receive SMS alerts/OTP from the bank.
 - iv) This insurance shall not cover losses that can be received from a Financial Institution, payment wallet/service operator, ecommerce service provider or any such entity who has a primary responsibility to indemnify the Insured.

Duties of the Insured

You shall take all reasonable measures to safeguard the Insured Computer Systems and Digital Devices and prevent the occurrence and to minimize the impact of any Cybercrime including but not limited to

- a) Updating Antivirus Software from time to time as per recommendations of the Antivirus Software provider.
- b) Maintaining up-to-date patch-states of the OS (Operating System), browser, E-Mail and other software programs
- c) Maintaining back up of all valuable Data stored in the Computer System in other storage media including external Data media.
- d) Implementing best practices to ensure security, for example:
 - i) Maintain strong password strength
 - ii) Regular changes of passwords
 - iii) Use of two-factor-authentication as recommended by Internet Service Provider, Social Media Service Provider, Financial Service Provider / Bank / Payment System Operator and/or Government/Authorities

*Note: Waiver of conditions (a) to (d) above may be considered by the Company at its discretion, in cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured to take reasonable measures to safeguard the Insured's Computer System and Digital Devices and prevent the occurrence and to minimize the impact of any Cybercrime.

Sample Claim Calculation process

Limit of Liability Opted - Rs 10,00,000

Deductible/ Excess – 25000 per claim

Loss of insured due to Unauthorized Online transaction – INR 5,00,000

Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000 - 25000

Claim payable under the policy – INR 4,75,000

(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)

1 2.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free Number: 1800-258-5956 • Email: hello@godigit.com • You can connect with our customer service team at the time of occurrence of loss/damage for its intimation. • TAT (turn around time) for settlement of the claim will depend on the nature of claim. <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.</p>	
1 3.	Grievance Redressal and Policyholder s Protection	<p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-258-5956 or you may email to the customer service desk at hello@godigit.com . After investigating the matter internally and subsequent closure, we will send our response.</p> <p>Senior Citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com Email: grievance@godigit.com</p> <p>For further information, please refer the below link, https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>a. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at https://irdai.gov.in/igms1</p>	30. Customer Grievance Redressal Policy
1 4.	Obligations of the Policyholder	<ul style="list-style-type: none"> • 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. <p>Disclosure of other material information during the policy period.</p>	