

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number						
1	Product Name	Cyber Shield							
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0001V01202122							
3	Structure	Indemnity/ Modified Indemnity							
4	Interests Insured	<ul style="list-style-type: none"> • <u>Digital Theft of funds</u> • <u>E-Reputation Loss and Extortion Threat</u> • <u>Data Recovery</u> • <u>Media Liability</u> • <u>Identity Theft</u> 							
5	Sum Insured	<<Plan as Opted>> <<Fetch Sum Insured, Coverage, Retention & Sublimit from Policy Schedule>> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Coverag e</th> <th style="text-align: center;">Sum Insured</th> <th style="text-align: center;">Retentio n</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </tbody> </table> <<Sub limit wherever applicable>>	Coverag e	Sum Insured	Retentio n				
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6	Policy Coverage	<p style="text-align: center;"><u>SECTION 1</u> <u>Digital Theft of funds</u></p> <p>Coverage for theft of funds from bank accounts, credit/debit cards, or mobile wallets due to cyber incidents or hacking by third parties during the policy period. Includes legal defense costs to pursue action against bank/mobile wallet for non-reimbursement. Reimburses penal charges for failing to maintain minimum balance or missing EMI due to theft, up to INR 2,500 per loss and in aggregate. Must be discovered within 90 days, reported within 72 hours, and FIR filed within 72 hours of discovery.</p> <p>Additional conditions:</p> <ul style="list-style-type: none"> • Policyholder must take reasonable precautions to safeguard bank/card details and internet communications. • For theft during foreign travel: FIR must be filed within 5 days of return to India, passport copy required as proof of travel, and travel duration not exceeding 2 months. 	Insuring Section of the Policy Document						

		<ul style="list-style-type: none"> • Coverage limited to the Limit of Liability specified in the policy schedule (Item 5, Section 1). <p><u>Specific Exclusions:</u></p> <p>The coverage in Section 1 shall not apply if at least one of the following exclusions is fulfilled:</p> <ul style="list-style-type: none"> • Gross Negligence Exclusion: There was gross negligence by You in taking precautions to safeguard Your Personal information, Bank Accounts, Credit cards/Debit cards, Mobile wallets, and internet communication. The onus of proving such gross negligence lies with the Insurer. • Physical Loss Exclusion: Theft of funds due to physical loss or theft of Your Computer system. • ATM Withdrawal Exclusion: Withdrawal of funds via ATM made through Your Bank Account and/or Credit cards/Debit cards by a Third party. • Credit/Debit Card Theft Exclusion: Theft of funds following physical theft or loss of Credit cards/Debit cards. • Criminal and Fraudulent Acts Exclusion: Criminal and fraudulent acts committed by You. • Non-Fiat Currency Exclusion: Any loss of non-fiat currencies, including but not limited to Bitcoins. <p style="text-align: center;"><u>SECTION 2</u></p> <p style="text-align: center;"><u>E-Reputation Loss and Extortion Threat</u></p> <ol style="list-style-type: none"> 1. E-reputation loss due to cyber bullying or defamation events occurring and discovered during the policy period. Reimburses costs for IT services to remove online material, up to 15 hours of counselling, legal defense costs, and lost wages for up to 7 working days. The event must be reported to the police within 72 hours and to the insurer immediately after discovery. Lost wages claim requires employer confirmation and medical certificate. 2. Extortion loss due to extortion threats occurring and discovered during the policy period. It must be reported to the police within 72 hours and to the insurer immediately after discovery. <ul style="list-style-type: none"> • Coverage limited to the Limit of Liability specified in the policy schedule (Item 5, Section 2). <p><u>Specific Exclusions:</u></p> <p>The coverage in this section shall not apply if at least one of the following exclusions is fulfilled:</p> <ul style="list-style-type: none"> • Journalist Exclusion: E-reputation Loss or Extortion Loss caused by a journalist. • Non-Digital Media Exclusion: Any publication or material relating to non-digital media, including but not limited to radio and newspaper. 	
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7	Add-on Cover	<p style="text-align: center;"><u>Identity Theft Cover</u></p> <p>a. We will indemnify you for identity theft costs and lost wages for up to a maximum of 7 working days, resulting from an identity theft, provided that:</p>	Endorsement Section of the Policy Document

		<ul style="list-style-type: none"> i. you have reported to us and the local police within 72 hours of discovery of the identity theft, and ii. you can provide a confirmation from your employer that the lost wages are not be repaid <p>b. We will indemnify you the reasonable and necessary costs incurred by you for credit monitoring services and identity monitoring.</p> <p>c. Counselling Costs up to fifteen hours or actual incurred costs, whichever is lower</p>	
8	Loss Participation	Deductibles: Not Applicable	
9	Exclusions	<p>The policy does not cover claims arising from:</p> <ol style="list-style-type: none"> 1. Retroactive Date: Any Theft of Funds, Cyber Bullying, Defamation Event, Extortion Threat, Data Extortion Threat, Cyber Incident, Online Media Activities, Identity Theft (if applicable), occurring prior to the retroactive date specified in Item 11 of the Schedule. 2. Dishonest or Improper Conduct: Any criminal, dishonest, deliberate or malicious conduct of You. 3. Bodily Injury: Any physical injury, sickness, disease or death; and if arising out of the foregoing, nervous shock, emotional distress, mental anguish or mental injury, other than mental anguish or mental injury due to a Cyber Bullying or Defamation Event. 4. Property Damage: Any loss or destruction of tangible property, or loss of use thereof, or physical theft, including wear and tear. 5. Any activities carried out by You for business or professional purposes, whether in Your capacity as an employee or self-employed practitioner. 6. Intellectual Property and Trade Secrets: Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property, unless otherwise covered under Section 4 Media Liability. 7. War: War, hostilities or warlike activities (whether war is declared or not), invasion, civil uprisings, riot, rebellion, insurrection, illegal strikes, decrees of government, state or public authorities and including Terrorism. 8. Government Authority: Any loss or damage caused by seizure, confiscation, demand, destruction or damage to Your Computer system, due to the action, requirement or order of any government, regulator, court or other body acting within its lawful authority. 9. Non-Fiat Currency: Any loss payment made in non-Fiat currencies including but not limited to Cryptocurrencies. 	Exclusions section of the policy document

		<p>10. Outage/ Disturbance Loss: Any failure, interruption, degradation or outage of infrastructure or related services of the following Third-Party providers:</p> <p>11. telecommunication, internet service, satellite, cable, electricity, gas or water providers.</p> <p>12. Illegal Use of Data: Any illegal use of data and/or illicit material which You are not authorized to use.</p> <p>13. Unauthorized Collection of Data: Any unlawful or unauthorized collection of personal Data or client information.</p> <p>14. Expenses Prior to Notification of claim: Any fees and costs incurred before first acknowledged notification of a claim.</p> <p>15. Insolvency: The insolvency, liquidation, bankruptcy of an issuing Bank or Mobile Wallet provider.</p> <p>16. Immoral/Obscene Services: Any losses in connection with racist, extremist, pornographic or other immoral/ obscene services, statements or representations provided, made or committed by You.</p>	
10	Special Conditions and Warranties (if any)	Not Applicable	
11	Admissibility of Claim	<p>You must report as soon as is reasonably practicable during the Policy Period or the Discovery Period (if applicable):</p> <p>a) to Us any actual Theft of funds, E-reputation loss, Extortion Loss, Data Extortion Threat, Extortion Threat, loss, alteration, corruption or destruction of Your Data, which may give rise to payment under this Policy;</p> <p>b) to Us any Third-party Claim under Section 4 Media Liability.</p> <p>If You report a claim or facts that might give rise to a claim to Us, then You must give Us such information and co-operation as it may reasonably require including but not limited to:</p> <p>(i) Submission of fully completed and signed claim form,</p> <p>(ii) Copy of FIR filed with police authorities / cyber cell or complaint letter acknowledgement from the police,</p> <p>(iii) Copies of legal notice received from any affected person/entity,</p> <p>(iv) Copies of summons received from any court in respect of a suit filed by an affected party/entity,</p> <p>(v) Copies of correspondence with Bank and/or Mobile Wallet with regard to Theft of funds,</p> <p>(vi) Legal notice served on any Bank and/or Mobile Wallet company for Theft of funds,</p> <p>(vii) Copies of invoices for expenses incurred on all costs being claimed under this policy</p> <p>(viii) Copies of invoices for expenses incurred due to involvement of a specialist service provider or advisor,</p> <p>(ix) Details/invoices of costs incurred for filing of a claim for damages against a Third-Party perpetrator in connection</p>	General Conditions of the Policy Document

		<p>with a Cyber Incident governed by this Policy,</p> <p>(x) Proof to show ownership of Your Computer system, and</p> <p>(xi) Proof to show that the personal data is the propriety information belonging to You.</p>	
12	Policy Servicing – Claim intimation and Processing	<ul style="list-style-type: none"> Financial Lines Claims Department, Tata AIG General Insurance Company Ltd., 7th & 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Call on our Toll-Free Number: 1800 2667780 or; Email us at: FL.Claims@tataaig.com 	General Conditions of the Policy Document
13	Grievance Redressal and Policyholders Protection	<p>We are 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 1800-266-7780/022-66939500 (tolled) or you may email to the customer service desk at customersupport@tataaig.com.</p> <p>Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Customer Support, Tata AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>E-mail: customersupport@tataaig.com</p> <p>Visit the Servicing Branch mentioned in the policy document</p> <p>Nodal Officer Please visit Our website at www.tataaig.com to know the contact details of the nodal officer for Your servicing branch.</p> <p>After investigating the grievance internally and subsequent closure, we will send Our response as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, we will inform You of the same through an interim reply.</p> <p>Insurance Ombudsman If the Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be</p>	General Conditions of the Policy Document

		lodged at IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/ .	
14	Obligation of the Policyholder	<ul style="list-style-type: none"> • Fraudulent Claims: If the policyholder provides any notice of loss under this Policy while knowing the notice or claim to be false or fraudulent in terms of amounts or other aspects, such loss will be excluded from coverage. In such cases, the insurer has the right, at its sole and absolute discretion, to avoid any obligations under the Policy or to void the Policy in its entirety. Consequently, all losses under the Policy will be forfeited, and all premiums will be non-refundable. • Sanctions: The insurer shall not be deemed to provide coverage and shall not be liable to pay any loss or claim or provide any benefit under this Policy if doing so would expose the insurer to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United States of America, and/or any other applicable national economic or trade sanction law or regulations. 	General Conditions of the Policy Document

Declaration by the Policy Holder:

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

Place:

Date: _____ (Signature of the Policyholder)

Note- In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details.

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

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