CUSTOMER INFORMATION SHEET

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

Sl. No.	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name** RETAIL CYBER LIABILITY INSURANCE	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0002V01202021	
3	**Structure** Indemnity Based Policy	
4	**Interests Insured** This Product provide protection to You against loss or damage which arises directly from third party fraudulent actions directly resulting from your use of your computer systems or your use of the internet during the Policy Period.	Policy wording Section 1
5	**Sum Insured / Scope** As per Policy Schedule	Policy Schedule
6	**Policy Coverage** This Product covers you in the event of: a) Identity Theft b) Unauthorized transaction c) Reputational injury d) Cyberbullying e) Cyber Extortion f) Malware Intrusion	PART II OF SCHEDULE 5. Event
7	**Add-on Cover** As per Special Conditions of the Policy Schedule.	Special Conditions
8	**Loss Participation** As per Section Deductible of the Policy Schedule.	Deductible per event
9	**Exclusions**	General Exclusions

	The Company shall not be liable: 1. Your failure to take precautions to safeguard Your Personal Information, Bank Accounts and/or Credit/Debit Cards and or mobile wallets information and internet communication. 2. Any actual physical injury (other than emotional distress or mental injury), sickness, disease, disability, or death of any person 3. Your Participation, knowledge and/or Commission in any dishonest, criminal or malicious; acts 4. Loss directly or indirectly created or endorsed by You 5. Facts or circumstances, known to You or which You could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim. 6. Any legal proceedings which commenced prior to inception of this Policy 7. 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. 8. Any unexplained loss or mysterious disappearance. 9. Any loss or damage caused by the order of any government authority. 10. Consequential loss or damage of any kind including loss suffered by any Third Party except if you miss your EMI or fail to maintain the minimum balance 11. Matters uninsurable under law. 12. Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency 13. Any damage to or destruction of any tangible property, including loss of use thereof. 14. 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 15. Any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing 16. War, Terrorism, looting and Governmental Acts. 17. Any actual or alleged plagiarism or infringement of any Trade Secrets, registered patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property For detailed exclusions, refer to General exclusions mentioned under policy schedule Section Exceptions.	
10.	**<u>Special Condition\s and Warranties (if any)</u>** As per General Conditions of the Policy Wordings.	General Conditions

11.	**Admissibility of Claim** Principle of admissibility of claims – All terms and conditions of the policy to be complied (such as Insuring clause and all conditions complied and no exclusion trigger) Principle of denial of claims – (Any exclusion trigger or conditions of the policy not complied with (including duty of care & loss minimization & exclusion w.r.t willful negligence) Below is the **sample claim calculation** for reference**:** Gross Loss Claimed: 6,29,38,711 Gross Loss Assessed: 3,53,99,452 Less Excess: 0 **Loss Adjusted: 3,53,99,452** This *sample claim calculation is illustrative and based on certain assumptions to give you an idea of how a claim may be settled. The final payable amount will depend on the actual limits of liability, the endorsements applicable, and the applicable conditions in your policy.*	Policy wording section 5.15. Claims
12.	**Policy Servicing - Claim Intimation and Processing** For policy servicing and claim intimation you can contact us via our: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, Mobile App: IL TakeCare App, or WhatsApp: Send "Hi" to RIA @**7738282666** Website: ICICI Lombard Website **Reimbursement Claim Process:** Follow these steps for a smooth and hassle-free claim experience: **Intimate the Claim:** Notify us by submitting the claim form (download here) or by calling 1800 2666. Our claims associate will contact you and assign a surveyor. **Survey of Loss:** The surveyor will assess the loss and request any documents, which you can upload here. Our team will verify and submit the final report. **Verification and Processing:** Our claims department will verify the report and process your claim request. **Offer for Settlement:** If your claim is approved, we will send you a settlement offer for your consent.	PART II OF SCHEDULE 24. Grievances

	Claim Payment: Once we have your consent and complete the KYC check, we will transfer the payment directly to your bank account. **Explanation for Denial:** If your claim is not payable, we will personally explain the reasons to you in detail. **Claim Settlement Time:** We aim to settle your claim within 7 days of receiving your claim notification or the final survey report, whichever comes later. **Escalation Matrix and Details of Designated Company Official:** For details of the escalation matrix and designated company officials please click here. **Cancellation Clause:** **If You Decide to Cancel:** You can cancel your policy anytime with written notice. It will end as soon as we receive it. **If We Need to Cancel:** If fraud is detected, we may cancel your policy with at least 7 days' notice before the cancellation takes effect. **Refund of Premium upon Cancellation:** ▪ For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms. ▪ For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started. **Policy Renewal Date:** Refer to the **Period of Insurance** section of the policy schedule.	
13.	**Grievance Redressal and Policyholders Protection** We are committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy. **Grievance Redressal:** If you have a concern, click here to understand our grievance redressal process or scan this QR code. If the issue persists, contact our Grievance Redressal Officer here. If the issue remains unresolved, you can approach the Insurance Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in	PART II OF SCHEDULE 24. Grievances

14.	**Obligations of the Policyholder** Here are a few important things to keep in mind: ▪ Ensure you provide accurate information when completing your proposal. ▪ Notify us right away of any changes, modifications, or additions to the declared information, as failure to disclose material details may impact your claim settlement.	PART III OF THE SCHEDULE Standard Terms and Conditions

Declaration by the Policyholder;

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. You can click here to download policy documents.*