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** I-select Liability Insurance	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115CP0007V01202122	
3	**Structure** Indemnity Based Policy	
4	**Interests Insured** I-Select liability insurance product, as per selection, offers coverage for losses in connection with 1. Commercial General Liability 2. Director's and officer's liability 3. Cyber Liability 4. Professional Liability	Insuring Clause Of Section 1 Section 2 Section 3 Section 4
5	**Sum Insured / Scope** As per Policy Schedule	Policy Schedule
6	**Policy Coverage** I-Select liability insurance product offers coverage, as opted, for losses in connection with Claims which are first made against the Insured, during the Policy Period (or the Extended Reporting Period, if applicable as below: **1) Commercial General Liability** - Defense cost and damages arising out of third party bodily injury and property damage, personal and advertising injury **2) Directors and officers Liability** – Liability arising against Directors, officers and employees of the company while in their positions in a company for any wrongful decision making **3) Cyber Liability-** Defense cost and damages arising out of the unauthorized, negligent or accidental disclosure of Personal Information, corporate information, business interruption caused due	Policy Schedule COVERS OPTED (SECTIONS) SECTION1- Commercial General Liability SECTION 2- Director's and Officers Liability SECTION 3- Cyber Liability SECTION 5- Professional

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16, New Linking Road, Malad (West) Mumbai - 400 064
CIN: L67200MH2000PLC129408
Registered Office Address:
ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025
UIN: IRDAN115CP0007V01202122
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

	to cyber-attacks and breaches **4) Professional Liability** – Defense costs and damages arising out of liability for un-intentional negligence, errors and omissions in rendering professional services	Indemnity
7	**Add-on Cover** As per Special Conditions of the Policy Schedule.	Policy Schedule Extensions applicable to Section 1 Section 2 Section 3 Section 4
8	**Loss Participation** As per Section Deductible of the Policy Schedule.	Deductible per event
9	**Exclusions** **Exclusions applicable to Section 1 (Commercial General Liability)** The Insurer shall not be liable to pay in case of: 1. Abuse or Molestation 2. Aircraft, Auto or Watercraft 3. Aircraft Product 4. Alcoholic Beverage Liability 5. Any Insured's Medical Expenses 6. Asbestos 7. Athletics Activities 8. Breach of contract 9. Contractual Liability 10. Criminal Acts 11. Damage to: a. Property owned, rented, or occupied by the Insured; b. Premises the Insured sells, gives away or abandons; c. Property loaned to the Insured; d. Personal property in the care, custody or control of the Insured; e. That part of a property on which the Insured or any contractors or subcontractors working directly or indirectly on the Insured's behalf f. That particular part of any property that must be restored, repaired or replaced because the Insured's Work was incorrectly performed on it. 12. Damage to Impaired Property or Property Not Physically Injured 13. Damage to Insured's product 14. Damage to Insured's Work 15. Electronic Chatrooms or Bulletin Boards	Exclusions applicable to Section 1 Section 2 Section 3 Section 4 And General Exclusions applicable to all the sections

16. Electronic Data
17. Employer's Liability
18. Expected or Intended Injury
19. Hired Person
20. Infringement of Copyright, Patent, Trademark or Trade Secret
21. Injury on Normally Occupied Premises
22. Insureds in the Field of Media and Internet
23. Knowing Violation of Rights of Another
24. Material Published Prior to Policy Period
25. Material Published with Knowledge of Falsity
26. Mobile Equipment
27. Multiplied or Punitive Damages or Penalties
28. Pollutants
29. Pollution
30. Professional Liability
31. Quality or performance of Goods-Failure to Conform to Statements
32. Recall of Products, Work or Impaired property
33. Recording and Distribution of Material in Violation of Law
34. Silica
35. Toxic Mould
36. Unapproved Product
37. Unauthorised Use of Another's Name or Product
38. Workers' Compensation and Similar Laws
39. Wrong Description of Prices
40. Nuclear Liability Exclusion and Radioactive Contamination
41. War and Terrorism

Exclusions applicable to Section 2 (Director's and Officer's Liability)

The Insurer shall not be liable to make any payment under the Policy for any Loss due to:

1. Bodily Injury and Property damage caused by/alleged to be caused by the Insured Person
2. Change of Control
3. Crime, Fraud and Personal Conduct
4. Insured Person's Costs
5. Insured versus Insured claims
6. Major Shareholders
7. Offering of Securities
8. Pollution
9. Prior Acts Exclusion
10. Prior and Pending Litigation
11. Professional services
12. SEC exclusion
13. Statutory Liability
14. Nuclear Liability Exclusion and Radioactive Contamination
15. War and Terrorism

Exclusions applicable to Section 3 (Cyber Liability)

The Insurer shall not be liable for Loss, based upon, arising out of, attributable to or in any manner involving:

1. Anti- Trust
2. Bodily Injury/ Property Damage
3. Employer's Liability
4. Contractual Liability
5. Criminal, Dishonest and Fraudulent Acts
6. Intellectual Property
7. Infrastructure
8. Mislabelling
9. Prior Acts Exclusion Date
10. Unlawful Gathering of Private Information
11. Pollution
12. Nuclear Liability Exclusion and Radioactive Contamination
13. War and Terrorism

Exclusions applicable to Section 5 (Professional Indemnity)

The Insurer shall not be liable to make any payment under the Policy for any Claim:

1. Insured vs Insured
2. any act, error or omission committed/ Known/ given notice of circumstance prior to the inception date of Policy
3. Retroactive Date Exclusion
4. Bodily Injury or Property damage
5. Assumption of Liability under a contract
6. Any breach of warranty, guarantee, delay in delivery/performance
7. actual or alleged antitrust violation, securities law and other laws as defined in policy
8. Brought by or on behalf of any similar governmental entity in jurisdictions
9. For or arising out of actual or alleged:
    a. Infringement of patent or patent rights or misuse of patent or;
    b. Infringement or misappropriation of trade secret
10. For or arising out of the actual or alleged violation or any regulation, whether such law is statutory, regulatory or common law
11. Made by any business enterprise in which any Insured has greater than a 15% ownership interest
12. Nuclear Liability Exclusion and Radioactive Contamination
13. War and Terrorism

For detailed explanation of exclusions in all the sections, refer to

<table>
<tr><td></td><td>exclusions mentioned in the policy wordings.</td><td></td></tr>
<tr><td>10.</td><td><u>Special Condition\s and Warranties (if any)</u>

As per General Conditions of the Policy Wordings.</td><td>General Conditions</td></tr>
<tr><td>11.</td><td><u>Admissibility of Claim</u>

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:
<table><tr><td>Gross Loss Claimed</td><td>6,29,38,711</td></tr><tr><td>Gross Loss Assessed</td><td>3,53,99,452</td></tr><tr><td>Less Excess</td><td>1,00,000</td></tr><tr><td>Loss Adjusted</td><td>3,52,99,452</td></tr></table></td><td>Policy wording section
5.15. Claims</td></tr>
<tr><td>12.</td><td><u>Policy Servicing - Claim Intimation and Processing</u>

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

<u>Reimbursement Claim Process:</u>

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</td><td>PART II OF SCHEDULE
24. Grievances</td></tr>
</table>

	settlement offer for your consent. **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. **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: ▪ 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. ▪ Disclosure of other material information during the policy period. ▪ 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.*