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.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name**	**Cyber Liability Insurance**	Policy Schedule
2	**Unique Identification Number (UIN) allotted by IRDAI**	IRDAN115RP0001V01201415	Policy Schedule
3	**Structure**	Indemnity Based Policy	Policy wordings
4	**Interests Insured**	The product covers liability arising out of a security and/or privacy breach, unauthorized disclosure of corporate information, and multimedia activities of the insured. The policy also pays for first-party costs and losses associated with the same, such as privacy notification costs, crisis management, civil fines and penalties, credit monitoring costs, data restoration costs, cyber extortion loss, forensic costs, and business interruption loss of the company, etc.	Policy wordings
5	**Sum Insured / Scope**	As per Policy Schedule	Policy Schedule : Item 6 Limit of Liability
6	**Policy Coverage**	Scope of coverage, As per insuring clauses 1, **Brief Description of Cover** The product covers liability arising out of a security and/or privacy breach, unauthorized disclosure of corporate information, and multimedia activities of the insured. The policy also pays for first-party costs and losses associated with the same, such as privacy notification costs, crisis management, civil fines and penalties, credit monitoring costs, data restoration costs, cyber extortion loss, forensic costs, and business interruption loss of the company, etc	Policy wording Pg 1

7	**Add-on Cover**	As per Special Conditions of the Policy Schedule. As Per item 17	Policy Schedule As Per item 17
8	**Loss Participation**	As per Item 9 : Retention of the Policy Schedule	Policy Schedule- Item 9.
9	**Exclusions**	As Per item 17: Endorsements applicable at the inception, 1. **Antitrust**: Excludes claims related to unfair competition, antitrust violations, or trade restraints, except as provided under Insuring Clause 1.3. 2. **Bodily Injury/Property Damage**: Excludes bodily injury or property damage claims, except for wrongful emotional distress or mental anguish related to Multimedia Activities, Privacy Breach, or Security Breach covered under Insuring Clauses 1.1 and 1.3. 3. **Insolvency**: Excludes claims arising from the insolvency, administration, or receivership of the Insured. 4. **Contractual Liability**: Excludes liability assumed under contracts, except as covered by Insuring Clause 1.1a & 1.3e or if the Insured would be liable regardless of the contract. 5. **Employers Liability**: Excludes bodily injury or emotional distress to employees and obligations under pension, healthcare, and similar laws. 6. **Prior Acts**: Excludes claims related to acts, errors, or breaches occurring before the Prior Acts date specified in the Schedule. 7. **Criminal and Fraudulent Acts:** Excludes claims arising from dishonest, malicious, or criminal acts committed by certain high-level executives or colluding employees. Defense	Policy Schedule Item 17. & Pg 34

		Costs will be covered until a court finds an Insured committed such acts, after which repayment of amounts paid may be required. 8. **Intellectual Property**: Excludes claims for infringement or misuse of intellectual property rights, except as covered under Insuring Clause 1.2. 9. **Infrastructure:** Excludes claims due to failures of mechanical, electrical, telecommunications, or satellite systems unless under the Insured's control. 10. **Mislabeling:** Excludes claims related to inaccurate or incomplete descriptions of goods or services. 11. **Prior Matters**: Excludes claims from pending or prior proceedings, investigations, or known facts that could lead to a claim. 12. **Licensing Fees**: Excludes claims related to obligations for licensing fees or royalties. 13. **Pollution**: Excludes claims related to pollution discharge, emission, or cleanup, and associated regulations. 14. **Trading Losses**: Excludes losses or debts incurred from trading activities. 15. **War/Terrorism:** Excludes claims related to war, terrorism, or similar events, except for Cyberterrorism. **Exclusions Applicable to Extension 2.4 Only:** 1. **Government Entity or Public Authority:** Excludes claims related to the seizure, confiscation, or destruction of a Computer System by any government entity or public authority. 2. **Other Exclusions:**	

<table>
<tr><td></td><td></td><td>- Excludes interruptions caused by loss of communication with a third-party computer system.
- Excludes losses due to unfavorable business conditions.
- Excludes costs related to removing software errors or vulnerabilities.

Exclusions Applicable to Extension 2.3(c) Only:

1. Government Entity or Public Authority: Excludes Cyber Extortion Costs arising from threats made by any government entity, public authority, or an Insured.</td><td></td></tr>
<tr><td>10.</td><td>Special Conditions and Warranties (if any)</td><td>As per Special Conditions of the Policy Schedule</td><td>Policy Schedule</td></tr>
<tr><td>11.</td><td>Admissibility of Claim</td><td>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:
<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>0</td></tr><tr><td>Loss Adjusted</td><td>3,53,99,452</td></tr></table></td><td>General conditions Pg 12</td></tr>
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12.	Policy Servicing - Claim Intimation and Processing	• Toll free number: **1800 2666** • Website: **www.icicilombard.com** • Email: **customersupport@icicilombard.com** • Details of designated company officials to be contacted in time of claim: Inform any of our offices or call center. • **Claim settlement Time:** We will settle the claim under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event We decides to reject a claim made under this policy, We shall do so within a period of 30 days from the date of receipt of necessary documents, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2017. • Escalation Matrix: Refer the Grievance Redressal and Policyholders Protection at Point 13 below.	General conditions,6.1 Claim reporting on Pg 12
13.	Grievance Redressal and Policyholders Protection	In case you are aggrieved in any way, You should do the following: 1. For resolution of any query or grievance, Insured may contact the respective branch office of The Company or may call us at toll free no. **1800 2666** or email us at **customersupport@icicilombard.com** or write to us at Grievance Redressal Officer ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, 414, Veer Savarkar Marg,Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025. 2. If you are not satisfied with the resolution provided, you may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). 3. In case your complaint is not fully addressed by the insurer, you may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDA. Through IGMS you can register your complaint online and track its status. For registration please visit IRDA website www.irda.gov.in. If the issue still remains unresolved, you may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance. Ombudsman: https://www.cioins.co.in/Ombudsman	Grievance Redressal Pg - 16

14.	Obligations of the Policyholder	• Please disclose all material information 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.
		• Material information includes:
		  • Any change in the location, sum insured, safety measures etc.
		  • Coverages or add on covers opted under the policy.
			Observance of Terms and Conditions Pg 15.

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.