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** Professional Indemnity (Technology) Insurance	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115CP0012V01200607	
3	**Structure**: Indemnity Based Policy	
4	**Interests Insured** This Product offers indemnity to the insured against claims made by third parties because of any errors or omissions in the services provided by the insured.	
5	**Sum Insured / Scope** As per Policy Schedule.	Policy Schedule
6	**Policy Coverage** This Product offers indemnity to the Insured against claims made by third parties because of any errors or omissions or failure to provide professional services by the insured.	POLICY WORDING
7	**Add-on Cover** As per Special Conditions of the Policy Schedule.	Policy Schedule ref. ENDORSEMENTS ATTACHED AT INCEPTION
8	**Loss Participation** As per Section Compulsory Excess of the Policy Schedule.	Policy Schedule *ref.* DEDUCTIBLE
9	**Exclusions** The Policy does not apply to any: 1. For any dishonest, fraudulent or criminal acts committed by the insured. 2. For any acts committed prior to the inception of the policy which could lead to a claim and which was known to the insured; as well as prior	POLICY WORDING ref. V. EXCLUSIONS

<table>
<tr><td></td><td>claims before the inception of the policy.
3. Arising out of or related to Bodily Injury or Property Damage.
4. Liability assumed under any contract unless such liability would have arisen in the absence of contract.
5. Loss arising due to any breach of warranty or guarantee.
6. For any loss due to inaccurate or incomplete description of goods, product or services.
7. Allegations to make any royalty payments or licensing fees.
8. Costs or expenses in reprinting, withdrawal, recall or inspecting of medial material.
9. For any failure or malfunctioning of electrical or telecommunications infrastructure.
10. For any antitrust violation, unfair trade practices.
11. By any government entity in its capacity as a regulator.
12. For infringement of patents or patent rights.
13. For any violation of violation of the Organized Crime Control Act of 1970 or similar regulations.
14. For any violations of securities law.
15. Insured vs Insured claims
16. Claims made by parent company.
17. Claims from subsidiary or any company in which the insured has a stake.
18. Insolvency or bankruptcy of the insured.
19. Breach of any employment practices regulations.
20. Involving any acts of War or Terrorism

For detailed exclusions refer to exclusions mentioned under policy schedule Section Exceptions.</td><td></td></tr>
<tr><td>10.</td><td><u>Special Condition\s and Warranties (if any)</u>

As per Special Conditions of the Policy Schedule.</td><td>Policy Schedule ref. ENDORSEMENTS ATTACHED AT INCEPTION</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></table></td><td>NOTICE OF CLAIM, OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM</td></tr>
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		Less Excess	0
		Loss Adjusted	**3,53,99,452**
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. **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	NOTICE OF OCCURRENCE OR CLAIM and CANCELLATION

	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	GRIEVANCE REDRESSEL
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.*