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** **Cyber Liability Insurance**	Policy Schedule
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115CP0001V02201415	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 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.	Policy Schedule Item 17. & Pg 34

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: IRDAN115CP0001V02201415
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

	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:** a. Excludes interruptions caused by loss of communication with a third-party computer system. b. Excludes losses due to unfavorable business conditions. c. 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.	
10.	**<u>Special Conditions and Warranties (if any)</u>** As per Special Conditions of the Policy Schedule	Policy Schedule

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: IRDAN115CP0001V02201415
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

<table>
<tr><td></td><td></td><td></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>0</td></tr>
<tr><td>Loss Adjusted</td><td>3,53,99,452</td></tr>
</table></td><td>General conditions Pg 12</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 settlement offer for your consent.

Claim Payment: Once we have your consent and complete the KYC</td><td>General conditions,6.1 Claim reporting on Pg 12</td></tr>
</table>

	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 30 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	6.19 Grievance Redressal Pg - 16

	Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in	
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.	6.2 Observance of Terms and Conditions Pg 15

Declaration by the Policyholder:

I have read and acknowledge the details provided above.

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.*