SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

CYBER VAULT EDGE

CUSTOMER INFORMATION SHEET

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

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td>1.</td><td>Name of Insurance Product</td><td>Cyber Vault Edge</td><td></td></tr>
<tr><td>2.</td><td>Unique Identification Number allotted by IRDAI</td><td>IRDAN144RP0059V01202122</td><td></td></tr>
<tr><td>3.</td><td>Type of Insurance Product</td><td>Limit of liability -Indemnity</td><td></td></tr>
<tr><td>4.</td><td>Interests Insured</td><td>Protection against financial losses that can arise from cyber risks</td><td></td></tr>
<tr><td>5.</td><td>Sum Insured</td><td>
<table>
<tr><th colspan="3">POLICY LIMIT</th></tr>
<tr><td>SR</td><td>Covers</td><td>Limit of Liability</td></tr>
<tr><td>1</td><td>Theft of Funds</td><td>xxx</td></tr>
<tr><td>2</td><td>Identity Theft</td><td>xxx</td></tr>
<tr><td>3</td><td>Data Restoration / Malware Decontamination</td><td>xxx</td></tr>
<tr><td>4</td><td>Cyber Bullying, Cyber Stalking and Loss of Reputation</td><td>xxx</td></tr>
<tr><td>5</td><td>Cyber Extortion</td><td>xxx</td></tr>
<tr><td>6</td><td>Online Shopping</td><td>xxx</td></tr>
<tr><td>7</td><td>Online Sales</td><td>xxx</td></tr>
<tr><td>8</td><td>Social Media and Media Liability</td><td>xxx</td></tr>
<tr><td>9</td><td>Network Security Liability</td><td>xxx</td></tr>
<tr><td>10</td><td>Privacy Breach and Data Breach Liability</td><td>xxx</td></tr>
<tr><td>11</td><td>Privacy Breach and Data Breach by third Party</td><td>xxx</td></tr>
<tr><td>12</td><td>Smart Home Cover</td><td>xxx</td></tr>
<tr><td>13</td><td>Liability for Intentional Misbehavior of Underage persons</td><td>xxx</td></tr>
</table>
</td><td></td></tr>
<tr><td rowspan="4">6.</td><td rowspan="4">Policy Coverage (What the policy covers?)</td><td>Insured events under this policy:</td><td>Base Coverage</td></tr>
<tr><td>1. Theft of funds</td><td>Section I</td></tr>
<tr><td>2. Identity Theft</td><td>Section II</td></tr>
<tr><td>3. Data Restoration / Malware Decontamination</td><td>Section III</td></tr>
</table>

Sl. No.	Title	Description	Policy Clause Number
		4. Cyber bullying, cyber stalking and Loss of reputation	Section IV
		5. Cyber extortion	Section V
		6. Online shopping	Section VI
		7. Online Sales	Section VII
		8. Social Media and Media Liability	Section VIII
		9. Network Security Liability and Data Breach by Third Party	Section IX
		10. Privacy Breach and Data Breach Liability	Section X
		11. Privacy Breach and Data Breach by Third Party	Section XI
		12. Smart Home Cover	Section XII
		13. Liability of Intentional Misbehaviour of Underage persons	Section XIII
7.	**Available Add on for the said Product**	No add-ons available for this product	
8.	**Loss Participation**	As per Policy Schedule	
9.	**Exclusions (what the policy does not cover)**	We are not liable to pay any claim to You under this Policy arising directly or indirectly from the following: (The list is indicative and not exhaustive) 1. Insured Events or circumstances that could reasonably lead to an Insured Event which are known by You prior to the inception of this Policy. 2. Any action or omission of You or any misbehaviour of You which is intentional, malicious, dishonest, deliberate, or reckless; this exclusion shall not apply to Section XIII – Liability for Intentional Misbehaviour of Underage Persons. 3. Any action or omission in Your capacity as employee or self-employed person as well as any professional or business activity.\ 4. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property. 5. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities. 6. Bodily injury, psychological harm, trauma, illness or death. (this exclusion shall not apply to anxiety or mental stress as set forth in Section II – Identity Theft and Section IV – Cyber Bullying, Cyber Stalking and Loss of Reputation) 7. Misappropriation, theft, infringement, or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Section VIII – Social Media and Media Liability. However, theft, infringement, misuse, or abuse of patents will always remain excluded.	5. Exclusions

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<tr><th>Sl. No.</th><th>Title</th><th>Description</th><th>Policy Clause Number</th></tr>
<tr><td></td><td></td><td>8. Third Party claims made by one Insured against another Insured.
9. Contractual liability which exceeds legal liability which would otherwise arise.
10. Any costs of betterment of Your Personal Device beyond the state existing prior to the Insured Event, unless unavoidable.
11. Loss, misplacement, destruction, modification, unavailability, inaccessibility of and/or delay in trading with cryptocurrencies, consisting of coins (e.g. Bitcoin, Ethereum, Ripple, IOTA), tokens (e.g. EOS, Nem, Tether) or public and/or private keys being used in conjunction with the aforementioned.
12. Gambling.
13. Any type of war (whether declared or not), use of force or hostile act.
14. Failure, interruption, degradation or outage of infrastructure or related services of the following third-party providers: telecommunication, internet service, satellite, cable, electricity, gas, or water providers</td><td></td></tr>
<tr><td>10.</td><td>Admiss-ibility of claim</td><td>Admissibility:
• Admissibility of claim shall depend on the nature of incident and its coverage under the policy and the policy terms, conditions and exclusions.
• Based on the nature of the incident, a surveyor, investigator or legal counsel may be appointed.
• The appointed vendor shall survey and collect necessary documents and submit their findings to the insurer.
• The insurer, after suitable examination of documents, shall convey their decision to the insured.
The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.
The Claim will be settled as per below working: -
<table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross assessed Loss</td><td></td></tr><tr><td>Less Policy Deductible</td><td></td></tr><tr><td>Amount Payable</td><td></td></tr></table></td><td></td></tr>
<tr><td>11.</td><td>Policy Servicing - Claim Intimation and Pro-cessing</td><td>• Customers will be encouraged to report losses to the Call Centre.
• Customers may notify a claim using one of the following communication channels:
◦ Toll Free No:1800 22 1111 / 1800 102 1111.
◦ Email notification to central email address: customer.care@sbigeneral.in</td><td></td></tr>
<tr><td></td><td></td><td></td><td></td></tr>
</table>

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<tr><td></td><td></td><td>

By submitting the information in the Claim intimation Template given below at any SBIGIC Branch

Policy Number
Date Of loss
Estimated of loss
Loss Description
Contact person at loss Site.
Via the website www.sbigeneral.in

Turn Around Time (TAT) for claims settlement: The Company will settle the claim within a period of 7 days from the receipt of the final survey report, as the case may be.

Where the Company has failed to receive the report of surveyor within the stipulated time (15 days from allocation), in such case, the claim shall be settled within 22 days in compliance with section 64UM of Insurance Act, 1938.

(This timeline is not applicable for policies issued on (building/property) on reinstatement basis)

Escalation Matrix:
<table>
<tr><th>Zone</th><th>Escalation Level</th><th>Email ID</th></tr>
<tr><td>All Zone</td><td>First Level</td><td>customer.care@sbigeneral.in</td></tr>
<tr><td>All Zone</td><td>Second Level</td><td>gro@sbigeneral.in</td></tr>
</table>

</td><td></td></tr>
<tr><td>12.</td><td>Grievance Redressal and Policy-holders Protection</td><td>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

Stage 1

If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance.

Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal

Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

Alternatively, you may Register your grievance with the regulator through Bima Bharosa which is a grievance redressal platform</td><td></td></tr>
</table>

Sl. No.	Title	Description	Policy Clause Number
		provided by the Insurance Regulatory and Development Authority of India (IRDAI). You may access the Bima Bharosa Portal using the following link: https://bimabharosa.irdai.gov.in/Home/Home **Stage 2:** **Escalation to Insurance Ombudsman** If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman. Submit your Grievance online: https://www.cioins.co.in/Ombudsman	
13.	**Obligations of prospective Policyholder / Customer**	To 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 (about the insured Asset like.) may affect the claim settlement. • The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	6.General Conditions-Sub Section 1

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place: .....

Date: ...../...../..... Signature of the Policyholder

Note:

- For product related documents including Customer Information Sheet, kindly refer to the link: https://www.sbigeneral.in/downloads
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.