

**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.

Sl. No.	Title	Description		Policy Clause Number																																										
1.	Name of Insurance Product	Cyber Vault Edge																																												
2.	Unique Identification Number allotted by IRDAI	IRDAN144RP0059V01202122																																												
3.	Type of Insurance Product	Limit of liability -Indemnity																																												
4.	Interests Insured	Protection against financial losses that can arise from cyber risks																																												
5.	Sum Insured	<div style="text-align: center;"><b>POLICY LIMIT</b></div> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">SR</th> <th style="width: 60%;">Covers</th> <th style="width: 30%;">Limit of Liability</th> </tr> </thead> <tbody> <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> </tbody> </table>			SR	Covers	Limit of Liability	1	Theft of Funds	xxx	2	Identity Theft	xxx	3	Data Restoration / Malware Decontamination	xxx	4	Cyber Bullying, Cyber Stalking and Loss of Reputation	xxx	5	Cyber Extortion	xxx	6	Online Shopping	xxx	7	Online Sales	xxx	8	Social Media and Media Liability	xxx	9	Network Security Liability	xxx	10	Privacy Breach and Data Breach Liability	xxx	11	Privacy Breach and Data Breach by third Party	xxx	12	Smart Home Cover	xxx	13	Liability for Intentional Misbehavior of Underage persons	xxx
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6.	Policy Coverage (What the policy covers?)	Insured events under this policy: 1. Theft of funds 2. Identity Theft 3. Data Restoration / Malware Decontamination		Base Coverage Section I Section II Section III																																										

Sl. No.	Title	Description	Policy Clause Number
		4. Cyber bullying, cyber stalking and Loss of reputation 5. Cyber extortion 6. Online shopping 7. Online Sales 8. Social Media and Media Liability 9. Network Security Liability and Data Breach by Third Party 10. Privacy Breach and Data Breach Liability 11. Privacy Breach and Data Breach by Third Party 12. Smart Home Cover 13. Liability of Intentional Misbehaviour of Underage persons	Section IV Section V Section VI Section VII Section VIII Section IX Section X Section XI Section XII 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)	<p>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)</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>3. Any action or omission in Your capacity as employee or self-employed person as well as any professional or business activity.\</li> <li>4. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.</li> <li>5. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.</li> <li>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)</li> <li>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.</li> </ol>	5. Exclusions

Sl. No.	Title	Description	Policy Clause Number								
		<p>8. Third Party claims made by one Insured against another Insured.</p> <p>9. Contractual liability which exceeds legal liability which would otherwise arise.</p> <p>10. Any costs of betterment of Your Personal Device beyond the state existing prior to the Insured Event, unless unavoidable.</p> <p>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.</p> <p>12. Gambling.</p> <p>13. Any type of war (whether declared or not), use of force or hostile act.</p> <p>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</p>									
10.	<b>Admissibility of claim</b> <ul style="list-style-type: none"> <li>Admissibility of claim shall depend on the nature of incident and its coverage under the policy and the policy terms, conditions and exclusions.</li> <li>Based on the nature of the incident, a surveyor, investigator or legal counsel may be appointed.</li> <li>The appointed vendor shall survey and collect necessary documents and submit their findings to the insurer.</li> <li>The insurer, after suitable examination of documents, shall convey their decision to the insured.</li> </ul> <p>The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.</p> <p>The Claim will be settled as per below working: -</p> <table border="1" data-bbox="384 1596 1282 1766"> <thead> <tr> <th data-bbox="384 1596 1077 1643">Description</th><th data-bbox="1077 1596 1282 1643">Amount</th></tr> </thead> <tbody> <tr> <td data-bbox="384 1643 1077 1689">Gross assessed Loss</td><td data-bbox="1077 1643 1282 1689"></td></tr> <tr> <td data-bbox="384 1689 1077 1736">Less Policy Deductible</td><td data-bbox="1077 1689 1282 1736"></td></tr> <tr> <td data-bbox="384 1736 1077 1766">Amount Payable</td><td data-bbox="1077 1736 1282 1766"></td></tr> </tbody> </table>	Description	Amount	Gross assessed Loss		Less Policy Deductible		Amount Payable			
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11.	<b>Policy Servicing - Claim Intimation and Processing</b> <ul style="list-style-type: none"> <li>Customers will be encouraged to report losses to the Call Centre.</li> <li>Customers may notify a claim using one of the following communication channels: <ul style="list-style-type: none"> <li>Toll Free No:1800 22 1111 / 1800 102 1111.</li> <li>Email notification to central email address: customer.care@sbigeneral.in</li> </ul> </li> </ul>										

Sl. No.	Title	Description	Policy Clause Number									
		<ul style="list-style-type: none"> <li>By submitting the information in the Claim intimation Template given below at any SBIGIC Branch <ul style="list-style-type: none"> <li>Policy Number</li> <li>Date Of loss</li> <li>Estimated of loss</li> <li>Loss Description</li> <li>Contact person at loss Site.</li> <li>Via the website <a href="http://www.sbigeneral.in">www.sbigeneral.in</a></li> </ul> </li> <li>Turn Around Time (TAT) for claims settlement: The Company will offer to settle/reject the claim under this Policy within 7 days from the date of receipt of all necessary documents required for assessing the claim.</li> </ul> <p><b>Escalation Matrix:</b></p> <table border="1" data-bbox="384 814 1282 988"> <thead> <tr> <th data-bbox="384 814 562 907">Zone</th><th data-bbox="562 814 799 907">Escalation Level</th><th data-bbox="799 814 1282 907">Email ID</th></tr> </thead> <tbody> <tr> <td data-bbox="384 907 562 953">All Zone</td><td data-bbox="562 907 799 953">First Level</td><td data-bbox="799 907 1282 953"><a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></td></tr> <tr> <td data-bbox="384 953 562 988">All Zone</td><td data-bbox="562 953 799 988">Second Level</td><td data-bbox="799 953 1282 988"><a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a></td></tr> </tbody> </table>	Zone	Escalation Level	Email ID	All Zone	First Level	<a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>	All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>	
Zone	Escalation Level	Email ID										
All Zone	First Level	<a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>										
All Zone	Second Level	<a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>										
12.	Grievance Redressal and Policy-holders Protection	<p>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:</p> <p><b>Stage 1: Bima Bharosa</b></p> <p>You can register your grievances with the regulator using the following link: <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p><b>Stage 2: Head – Customer Care</b></p> <p>Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.</p> <p>Email: <a href="mailto:head.customer@sbigeneral.in">head.customer@sbigeneral.in</a>  Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p><b>Stage 3: Grievance Redressal Officer (GRO)</b></p> <p>In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk</p> <p>Email: <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a>  Designation: Grievance Redressal Officer  Phone: 022-45138021</p>										

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		<p>Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.</p> <p><b>Stage 4: Escalation to Insurance Ombudsman</b></p> <p>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.</p> <p>Submit your Grievance online:  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	
13.	<b>Obligations of prospective Policyholder / Customer</b>	<p>To disclose all material information at time of filling the proposal form.</p> <ul style="list-style-type: none"> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.</li> <li>• Non-disclosure of material information ( about the insured Asset like ...) may affect the claim settlement.</li> <li>• 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.</li> </ul>	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.