

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	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">POLICY LIMIT</th> </tr> <tr> <th>SR</th> <th>Covers</th> <th>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>	POLICY LIMIT			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:	Base Coverage																																													
		1. Theft of funds	Section I																																													
		2. Identity Theft	Section II																																													
		3. Data Restoration / Malware Decontamination	Section III																																													

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		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)	<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"> 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

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.	Admissibility of claim	<p>Admissibility:</p> <ul style="list-style-type: none"> 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. <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="386 1589 1272 1761"> <thead> <tr> <th data-bbox="386 1589 1058 1636">Description</th> <th data-bbox="1058 1589 1272 1636">Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="386 1636 1058 1682">Gross assessed Loss</td> <td data-bbox="1058 1636 1272 1682"></td> </tr> <tr> <td data-bbox="386 1682 1058 1729">Less Policy Deductible</td> <td data-bbox="1058 1682 1272 1729"></td> </tr> <tr> <td data-bbox="386 1729 1058 1761">Amount Payable</td> <td data-bbox="1058 1729 1272 1761"></td> </tr> </tbody> </table>	Description	Amount	Gross assessed Loss		Less Policy Deductible		Amount Payable		
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Gross assessed Loss											
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11.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> Customers will be encouraged to report losses to the Call Centre. Customers may notify a claim using one of the following communication channels: <ul style="list-style-type: none"> Toll Free No:1800 22 1111 / 1800 102 1111. Email notification to central email address: customer.care@sbigeneral.in 									

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		<ul style="list-style-type: none"> • By submitting the information in the Claim intimation Template given below at any SBIGIC Branch <ul style="list-style-type: none"> • 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) <p>Escalation Matrix:</p> <table border="1" data-bbox="386 990 1273 1164"> <thead> <tr> <th data-bbox="386 990 551 1082">Zone</th> <th data-bbox="551 990 786 1082">Escalation Level</th> <th data-bbox="786 990 1273 1082">Email ID</th> </tr> </thead> <tbody> <tr> <td data-bbox="386 1082 551 1122">All Zone</td> <td data-bbox="551 1082 786 1122">First Level</td> <td data-bbox="786 1082 1273 1122">customer.care@sbigeneral.in</td> </tr> <tr> <td data-bbox="386 1122 551 1164">All Zone</td> <td data-bbox="551 1122 786 1164">Second Level</td> <td data-bbox="786 1122 1273 1164">gro@sbigeneral.in</td> </tr> </tbody> </table>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	Second Level	gro@sbigeneral.in	
Zone	Escalation Level	Email ID										
All Zone	First Level	customer.care@sbigeneral.in										
All Zone	Second Level	gro@sbigeneral.in										
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>Stage 1: Bima Bharosa You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home</p> <p>Stage 2: Head – Customer Care 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. Email: head.customercare@sbigeneral.in Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p>Stage 3: Grievance Redressal Officer (GRO) 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>										

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		<p>Email: gro@sbigeneral.in Designation: Grievance Redressal Officer Phone: 022-45138021 Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.</p> <p>Stage 4: 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</p>	
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.