SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

CYBER VAULTEDGE

POLICY WORDING

PREAMBLE

In consideration of payment of premium received from You, SBI General Insurance Company (hereinafter called "We/ the Company") will provide the insurance cover detailed in the Policy to You up to the limit specified in Policy Schedule subject to the terms and conditions and exclusions of the Policy. This Policy provides protection to You against loss or damage during the Policy Period which arises directly from the use of internet and results in the occurrence of the specified covers under the Policy.

A. DEFINITIONS

1. **Complaint or Grievance** means written expression (includes communication in the form of electronic mail or other electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale of an insurance policy or related services by insurer and /or by distribution channel.
2. **Distribution Channels** include insurance agents and intermediaries or insurance intermediaries and any persons or entities authorised by the Authority to involve in sale and service of insurance policies
3. **Mis-selling** means sale or solicitation of policies by the insurer or through distribution channels, directly or indirectly by
   a. exercising undue influence, use of dominance position or otherwise; or
   b. making a false or misleading statement or misrepresenting the facts or benefits, or
   c. concealing or omitting facts, features, benefits with respect to products, or
   d. not taking reasonable care to ensure suitability of the policy to the policyholders.
4. **Proposal form** means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.

   Explanation: (i) "Material Information" for the purpose of these regulations shall mean all important, essential and relevant information and documents explicitly sought by insurer in the proposal form.

   (ii) The requirements of "disclosure of material information" regarding a proposal or policy, apply both to the insurer and the prospect, under these regulations.
5. **Solicitation** means the act of approaching a prospect or a policyholder by an insurer or by a distribution channel with a view to persuade the prospect or a policyholder to purchase or to renew an insurance policy.
6. **Unfair trade practice** shall have the meaning ascribed to such term in the Consumer Protection Act, 2019, as amended from time to time.
7. **Aggregate limit of liability** means the amount stated in the Policy Schedule which shall be the maximum amount payable by Us under this Policy whether in respect of rst party cover or Third-Party claims or payment of any expenses including any payment made by Us to the incident response provider.
8. **Confidential Information** means any form of sensitive information not publicly available, whether marked as 'con dential'.
9. **Cyber Bullying** means any acts of:
   a) harassment (including foster personal interaction repeatedly despite a clear indication of disinterest)
   b) intimidation,
   c) defamation of character,
   d) illegitimate invasion of privacy (including monitoring the use of the internet, email, or any other form of electronic communication); or
   e) threats of violence,

   committed against You over the internet.
10. **Cyber Extortion** means any credible and unlawful threat or series of threats by a third-party extortionist against you with the intention to cause harm or damage to your data on your personal device or your personal device in order to extract an extortion ransom from you by use of coercion.
11. **Cyber Incident** means any malicious act or malware occurring on your personal devices.
12. **Cyber Stalking** means the repeated use of electronic communications to harass or frighten someone.
13. **Data** means any digital information, irrespective of the way it is used, stored, or displayed (such as text, gures, images, video, recordings, or software).
14. **Data Breach** means a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of or access to, personal data or con dential information transmitted, stored, or otherwise processed on your personal devices.
15. **DoS Attack** means any Malicious Act causing total or partial disruption or unavailability of Personal Devices by an overloading stream of requests, including distributed denial-of-service attacks.
16. **Email Spoofing** means any forgery or wrongful manipulation of an email so that the receiver of such a message is misleading to believe that the email is real and therefore trusts the faked origin of the massage.
17. **Family Member** means Self, Spouse, and and a maximum of two dependent Children (upto age 18 years), all of whom must be residing at the same address as the named policyholder per the Schedule at the time of the claim.
18. **Expert** means any person or legal entity appointed by or in consultation with Us and/or the Incident Response Provider (such as an IT, lawyer, or public relations consultant).
19. **Hacking** means improper access by a Third Party using improper means including Email Spoo ng and Phishing.
20. **Hardware** means the physical components of any Personal Devices used to store, record, transmit, process, read, amend, or control Data.
21. **Identity Theft** means the theft of Personal Data over the internet, which has resulted or could reasonably result in the wrongful use of such Personal Data.
22. **Incident Response Provider** means the legal entity stated in the Policy Schedule.
23. **Insured Event** means any theft of funds, cyber incident affecting your personal devices, identity theft, cyberbullying, cyber stalking, cyber extortion, nancial loss due to online sale or online shopping, cyber incident affecting your smart home and third-party claim.
24. **Legal Costs** means any costs, expenses and/or fees for experts,

investigations, court appearances, surveys, examination and/or procedures that are necessary for your civil, administrative and/or criminal proceedings. This does not include your general expenses (such as salaries and overheads).

25. **Limits of Liability** means as stated in the Policy Schedule, including any sub-limit and aggregate limit of liability.
26. **Loss of Reputation** means any adverse effect on Your reputation due to a publication on the internet by a Third Party.
27. **Lost Wages** means any salary that was lost or not paid by Your employer, solely as a result of any Insured Event. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns.
28. **Malicious Act** means any unauthorised or illegal act of a Third Party intending to cause harm to or to gain access or to disclose Data from Personal Devices through the use of any Personal Device, computer system or computer network including the internet.
29. **Malware** means any unauthorised or illegal Software or code (such as viruses, spyware, computer worms, trojan horses, rootkits, ransomware, keyloggers, dialers, and rogue security Software) designed to cause harm to or to gain access to or disrupt Personal Devices or computer networks.
30. **Mobile Wallet** means any online account in which You deposit or earn money which is denominated in a specific currency that can be spent in a (online) store.
31. **Online Media Activities** means any text, images, videos, or sound distributed via Your website, social media presence or e-mail.
32. **Personal Data** means any information relating to a data subject who can be identiffied, directly or indirectly, in relation to other information (such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person) as defined by applicable data protection laws.
33. **Personal Devices** means any devices (computers, laptops, tablets, mobile phones, connected home devices, etc.) used for the purpose of creating, accessing, processing, protecting, monitoring, storing, retrieving, displaying, or transmitting Data.
34. **Phishing** means the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication.
35. **Policy** means Your statements in the proposal form (which are the basis of this Policy), this policy wording (including endorsements, if any), and the Policy Schedule (as the same may be amended from time to time).
36. **Policy Schedule** means schedule attached to and forming part of this Policy mentioning Your details, the Sum Insured, the period and the limits to which benefits under the Policy are subject to (Schedule of coverage), including any Annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.
37. **Policy period** means the period between the commencement date and expiry date of this Policy as mentioned in Policy Schedule.
38. **Premium** means the amount payable by You as stated in the Policy Schedule.
39. **Psychological Assistance and Treatment** means the involvement of an accredited psychiatrist, psychologist or counsellor chosen by You at Your own discretion with the prior written consent of Us, not to be unreasonable withheld or delayed, to treat You for stress, anxiety or such similar medical conditions.
40. **Ransom** means any money, bitcoins or other digital currency demanded by a Third Party in the course of a Cyber Extortion.
41. **Software** means any digital standard, customised or individual developed program, or application held or run by a Personal Device that comprises a set of instructions that are capable, when incorporated in a machine readable medium, of causing a machine with information processing capabilities to indicate, perform or achieve a particular function, task or result.
42. **Theft of Funds** means any unauthorized electronic transfer of money, assets, or any other funds.
43. **Third Party** means any person or legal entity other than You (as stated in the Policy Schedule).
44. **Third Party Claim** means any written demand or assertion for compensation or damages by a Third Party against You.
45. **We, Us and Our** means the SBI General Insurance Company Limited
46. **You and your** means
    a) the named insured as set forth in the Policy Schedule; and
    b) any Listed Family Members of the named insured as additional insureds as set forth in the Policy schedule.
47. **Your Personal Devices** means any Personal Devices owned, leased, or licensed, and directly controlled by You.
48. **Salvage** The amount that is assessed which the damaged asset will fetch in the open ,market. This amount is deducted from the claim amount

B. COVERAGE

Any Insured Event must first occur during the Policy Period and be first discovered by You within 90 days from the date of occurrence and reported to Us within 72 hours of such discovery.

Any Third-Party claim must first be made against You during the Policy Period and reported to Us during the Policy Period and up to 72 hours after the termination of the Policy Period.

Any Insured Events arising from the same original cause will be deemed to be one Insured Event, covered at the time of the first Insured Event of the series, including application of Limit of Liability at that time. This applies to Insured Events discovered during the Policy Period and reported to Us during the Policy Period and up to 72 hours after the termination of the Policy Period.

SECTION I – THEFT OF FUNDS

What We Cover:

We will indemnify You for any direct and pure financial loss sustained by You.

a) as a result of a theft of funds due to an unauthorized access to your bank account, credit or debit card or mobile wallets by a third party, and

b) as a consequence of you being a victim of a Cyber incident or hacking, provided that:
    i. you report to the issuing bank or the mobile wallet company within 72 hours after discovery of the theft of funds.
    ii. you provide evidence that the issuing bank or the mobile wallet company is not reimbursing you for the theft of funds, and
    iii. you lodge a police report detailing the theft of funds within 72 hours upon discovery by you.

c) We will indemnify you any reasonable and necessary costs incurred by you for prosecution of a criminal case against the third party for committing the theft of funds or the phishing or email spoofing against you.

SECTION II – IDENTITY THEFT

What We Cover:

a) We will indemnify you for any direct and pure financial losses including lost wages resulting from an identity theft, provided that:

   i. you have reported to us and the local police within 72 hours after discovery of the identity theft, and

   ii. you can provide a con rmation from your employer that the lost wages are not be repaid.

b) We will indemnify you for the reasonable and necessary costs incurred by you for credit monitoring services and identity monitoring.

c) We will indemnify you for any reasonable and necessary costs incurred by you for prosecution of a criminal case against a third party for committing identity theft against you.

d) We will pay to or on behalf of you, all reasonable fees, costs and expenses of psychological assistance and treatment resulting from an identity theft.

S ECT ION I I I - DATA R E S TORAT ION / MALWAR E DECONTAMINATION

We will reimburse you for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to restore your data or to decontaminate or clean your personal device from malware to the closest possible condition in which they were immediately before the cyber incident.

SECTION IV– CYBER BULLYING, CYBER STALKING AND LOSS OF REPUTATION

What We cover:

a) We will indemnify you for any reasonable and necessary costs incurred by you for civil proceedings against a third party for committing cyber bullying or cyber stalking against you.

b) In case of an evident and significant loss of reputation caused by cyber bullying or cyber stalking, we will indemnify you for any reasonable and necessary costs and expenses for an expert to manage and restore your reputation.

c) We will indemnify you for all reasonable fees, costs and expenses for a necessary relocation of an educational institution due to a significant and ongoing cyber bullying or cyber stalking, provided that the relocation was recommended by an expert or relevant authority.

d) We will indemnify you for all reasonable fees, costs and expenses of psychological assistance and treatment resulting from cyber bullying or cyber stalking.

SECTION V – CYBER EXTORTION

We will reimburse you for any reasonable and necessary costs to resolve cyber extortion as well as any ransom you pay (where legally permissible and subject to our prior written consent).

If so, requested by us, you must notify any relevant law enforcement authorities of the cyber extortion.

SECTION VI – ONLINE SHOPPING

We will reimburse you for your direct and pure financial loss due to transactions on the internet via payment card or mobile wallet that you have been dishonestly induced to enter by a third party by electronic means to make a purchase of goods or services which are not delivered or rendered; provided that:

i. you can show that you have made reasonable attempts to seek a recovery or refund from the third party and/or seller of the goods and services to indemnify you for your nancial loss; and

ii. the fraud event is reported by you to your card issuer or bank or other relevant entity within 48 hours of discovery by you; and

iii. your card issuer or bank or other relevant entity refuses in writing to reimburse you for transactions made by you as a result of the fraud.

SECTION VII – ONLINE SALES

We will reimburse you for your direct and pure financial loss resulting from you selling non- commercially goods online to a dishonest or fraudulent third party buyer, where you have lost physical control of the goods but in return never have received due payment for such goods; provided that you can show that you have made reasonable attempts to seek payment or recover the delivered goods from the third party buyer or other relevant parties to indemnify you for your financial loss.

SECTION VIII – SOCIAL MEDIA AND MEDIA LIABILITY

What We cover:

a) We will pay any sums for which you are legally liable arising from a third-party claim for any unintentional:

   i. defamation,

   ii. breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or

   iii. breach or interference of privacy rights, resulting from your online media activities including media activities in social media.

b) We will also reimburse your legal costs incurred by you resulting from the third-party claim as set forth in Clause 8.a.

SECTION IX – NETWORK SECURITY LIABILITY

What We Cover:

a) We will pay any sums for which you are legally liable arising from a third party claim for a cyber incident on your personal devices that you failed to prevent and which has caused damage, alteration, destruction or theft of data or a DoS attack on third parties' computer systems.

b) We will also reimburse your legal costs incurred by you resulting from the third-party claim as set forth in Clause 9.a.

SECTION X – PRIVACY BREACH AND DATA BREACH LIABILITY

What We Cover:

a) We will pay any sums for which you are legally liable arising from a third-party claim for a data breach relating to confidential information or personal data of a third party.

b) We will also reimburse your legal costs incurred by you resulting from the third-party claim as set forth in Clause 10.a.

SECTION XI – PRIVACY BREACH AND DATA BREACH BY THIRD PARTY

We will reimburse your legal costs incurred by you for claims for damages filed by you against a third party for data breach relating to your confidential information or personal data, provided the third party has communicated in writing to you or has acknowledged publicly by electronic or print media the occurrence of a data breach of your confidential information or personal data.

SECTION XII – SMART HOME COVER

We reimburse you for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to decontaminate and restore your smart home systems and devices, to the closest possible condition in which they were immediately before the cyber incident.

SECTION XIII – LIABILTY FOR INTENTIONAL MISBEHAVIOUR OF UNDERAGE PERSONS

What We Cover:

a) We will pay any sums for which you are legally liable arising from a third-party claim for

i. a cyber incident resulting from online activities on your personal devices by an underage person (i.e. an age below 18 years) who is a listed family member that you failed to prevent and which has caused damage, alteration, destruction or theft of data or a DoS attack on third parties' personal devices.

ii. for any intentional:

- defamation,
- breach of copyright, title, slogan, trademark, trade name, service mark, service name o domain name, or
- breach or interference of privacy rights, resulting from online media activities - including media activities in social media - of an underage person (i.e. an age below 18 years) who is a listed family member.

b) We will also reimburse your legal costs incurred by you resulting from the third party claim as set forth in Clause 13.a.

C. GENERAL EXCLUSIONS OR WHAT IS NOT COVERED

We are not liable to pay any claim to You under this Policy arising directly or indirectly from the following:

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.
8. third party claims made by you (one named insured) against another person included as an 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

D. HOW TO MAKE CLAIM

1. Reporting - You must report as soon as is reasonably practicable to Us or to the Incident Response Provider any actual Insured Event. which may give rise to payment under this Policy.
2. Assistance and Cooperation - You shall:
   a) cooperate with us or the incident response provider including preserving any hardware, software and data,
   b) provide all documents and information and render all assistance as reasonably requested by us or the incident response provider, and
   c) assist in the conduct of suits, in making settlements, and in enforcing any right of contribution or indemnity against any person or organization that may be liable to you because of acts, errors, or omissions covered under this policy.
3. Claims against You - You must not, without our prior written consent, admit liability for, pay, settle, or prejudice any third-party claim. You must assist us in investigating, defending and settling the third-party claim, and assist any lawyer or other expert we appoint on your behalf to defend the third-party claim..
4. All claims are paid in Indian Rupee. If You suffer a loss which is in a foreign currency, the amount will be converted into Indian Rupee at cash rate of exchange published in the currency conversion website, of Reserve Bank of India or, if it has ceased to be current, a currency conversion website selected by Us, on the date of the loss.
5. On receipt of all required information/documents that can be considered relevant and necessary for the claim, We shall, with in a period of 30 days offer a settlement of the claim to You. If, for any reasons to be rendered in writing and communicated to You. We decide to reject a claim under the policy, it shall be within a period of 30 days from the receipt of all required information/documents that are relevant and necessary for the claim.
6. In the event the claim is not settled within 30 days as stipulated above, We shall be liable to pay interest at a rate, which is 2% above the Bank Rate from the date of receipt of last relevant and necessary document from You by Us till the date of actual payment.
7. All benefits are only payable when approved by Us.
8. Condonation of Delay - We may condone delay in claim intimation/ document submission on merit, where it is proved that delay in reporting of claim or submission of claim documents, is due to reasons beyond Your control.

   Notwithstanding the above, delay in claim intimation or submission of claim documents due to reasons beyond Your control shall not be condoned where such claims would have otherwise been rejected even if reported in time.
9. In the event of a claim, and to report a claim upon discovery of an occurrence of an Insured Event, You must be submitted below documents to Us;
   i. Submission of fully completed and signed claim form
   ii. Copy of FIR lodged with Police Authorities / Cyber cell
   iii. Copies of legal notice received from any affected person/entity
   iv. Copies of summon received from any court in respect of a suit filed by an affected party/entity
   v. Copies of invoices for expenses You incurred for the services of specialist
   vi. Evidence of Your consultation with Psychologist / Psychiatrist

vii. Evidence of unpaid wages

viii. Copy of Your last drawn monthly salary.

ix. Evidence of expenses incurred by You in rectifying records regarding your identity

x. Copies of correspondence with bank evidencing that bank is not reimbursing You

E. GENERAL CONDITIONS

1. **Our liability** - Our liability will be subject to the limit of liability for each and every insured event or third-party claim as stated in the Policy schedule.
2. **Representation and Warranty** - In issuing this policy we have relied upon your statements, representations, and information as being true and accurate. If your statements, representations or information contain misrepresentations which were made with the actual intent to deceive and which materially affect our acceptance of the risk or the hazard assumed, we shall not be liable for a loss or claim based upon, arising from, or in consequence of, any such misrepresentation.
3. **Preconditions** - We are only obliged to indemnify you in accordance with this policy if you:
   a) make sure your personal devices are used and maintained as recommended by the manufacturer or supplier, and
   b) prevent and mitigate loss or damages covered under this policy. This includes:
      i. Providing, maintaining, and updating appropriate system, device and data security (e.g. anti-malware solutions), and
      ii. Maintaining and updating at appropriate intervals backups of your data.
4. **Subrogation** - If any payment is made under this policy, we will be subrogated to the extent of such payment up to all your rights of recovery from any third party. You must do all that is necessary to secure and must not prejudice such rights. Any monies recovered will be applied first to any costs and expenses made to obtain the recovery, second to any payments made by us, and third to any other payments made by you.
5. **Other Insurance** - If there is other insurance for the same insured event this policy will apply in excess of this other policy and will not contribute with this other insurance.
6. **Premium payment** - You must pay the premium to us within 30 days of the start of the policy period otherwise we may cancel this policy by giving the You 14 days' written notice. If the policy is cancelled by us pursuant to this clause You must pay a proportion of the premium for the period from the start of the policy period until expiry of the notice period, unless you have reported any claim before the expiry of the notice period in which case the full premium shall be due and payable
7. **Notices** - Notices must be in writing and sent by e-mail, registered post or hand to the addresses stated in the Policy Schedule or any other agreed addresses. You may give notice by telephone but must send a written notice as soon as practical afterwards.
8. **Assignment** - You must not assign any legal rights or interests in this Policy without Our prior written consent.
9. **Variations** - Variations to this Policy must be agreed by You and Us in writing.
10. **Laws or regulations** - If any provision of this Policy conflicts with the laws or regulations of any jurisdiction in which this Policy applies, this Policy must be amended by You and Us to comply with such laws or regulations.
11. **Severability** - Any unenforceable provision of this Policy will not affect any other provisions and, if practicable, will be replaced with an enforceable provision with the same or similar intent as that unenforceable provision.
12. **Third party rights** - No Third Party who is not a party to this Policy shall have any right to enforce any part of this Policy.
13. **Law and jurisdiction** - This Policy shall be governed by the laws of India and this Policy is subject to the exclusive jurisdiction of the courts of India for any dispute.
14. **Definitions** - A definition in this Policy to the singular shall include the plural and vice versa as stated in Section A.
15. **Fraud** – You must not act in a fraudulent manner. If You, or anyone acting for You;
    - Make a claim under the Policy knowing the claim to be false or fraudulent inflated;
    - Cause any loss or damage by Your willful act or with Your knowledge;
    - Send Us a document to support a claim knowing the document to be forged or false in anyway; or
    - Make a statement to support a claim knowing the statement to be false in anyway.

    We will not pay the claim and all cover under the Policy will be forfeited and would render the Policy void at Our sole discretion and which would result in denial of insurance benefits under this Policy. We also reserve the right to recover from You the amount of any claim We have already paid under this Policy.
16. **Cancellation**

1. Cancellation by Insured - Insured can cancel this Policy at any time during the policy period by giving the Company notice in writing, in such case, The Company shall
   1. Refund the proportion premium for unexpired policy period, if the period/term of the policy is up to one year and there is no claim(s) made during the policy period.
   2. refund premium for the unexpired policy period, in respect of policies with the policy period / term more than one year and the risk coverage for such policy years has not commenced.
2. Cancellation by Company: The Company will cancel the policy with 7 days' notice period only on grounds of established fraud and in such case no refund shall be made to Insured.

17. **Renewal** - We shall be under no obligation to renew the Policy on expiry of the period for which premium has been paid. We reserve the right to offer revised rates, terms and conditions at renewal

based on claim experience and fresh assessment of the risk. This Policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. We, however, shall not be bound to give notice that the Policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this Policy shall automatically terminate at the expiry of the Policy Period.

based on claim experience and fresh assessment of the risk. This Policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. We, however, shall not be bound to give notice that the Policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this Policy shall automatically terminate at the expiry of the Policy Period.

18. **Grievances Redressal Procedure**

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 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