

CUSTOMER INFORMATION SHEET

(This document provides only key information about your policy,
Please refer to the policy document for detailed terms and conditions.)

SI No	Title	Description	Policy/ Clause Number
1	Product Name	Cyber Vault Edge	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0059V01202122	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	Protection against financial losses that can arise from cyber risks.	-
4	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	Insured events under this policy: <ol style="list-style-type: none"> 1. Theft of funds 2. Identity Theft 3. Data Restoration / Malware Decontamination 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 	Base Coverage Section I Section II Section III Section IV Section V Section VI Section VII Section VIII Section IX Section X Section XI Section XII Section XIII
7	Add-on Cover	No add-ons are available for this product.	-
8	Loss Participation	As per Policy Schedule.	-
9	Exclusions	We are not liable to pay any claim to You under this Policy arising directly or indirectly from the following: <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. 	5. Exclusions

		<p>3. Any action or omission in Your capacity as employee or self-employed person as well as any professional or business activity.</p> <p>4. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.</p> <p>5. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.</p> <p>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)</p> <p>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.</p> <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> <p><i>The above list is only indicative in nature. For details of coverage and exclusion, please refer to the policy document or contact our nearest branch.</i></p>	
10	Special Conditions and Warranties	No special condition applicable.	-
11	Admissibility of claim	<p>Admissibility/Denial:</p> <ul style="list-style-type: none"> Admissibility/Denial 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 	-

		<p>documents and submit their findings to the insurer.</p> <ul style="list-style-type: none">The insurer, after a 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>If the claim is admissible, the Claim shall be settled as per below working:</p> <table><tr><th>Description</th><th>Amount (INR)</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>	Description	Amount (INR)	Gross assessed Loss	-	Less Policy Deductible	-	Amount Payable	-	
Description	Amount (INR)										
Gross assessed Loss	-										
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Amount Payable	-										
12	Policy Servicing - Claim Intimation and Processing	<p>For Policy/Claims Servicing, reach out to us at:</p> <ol style="list-style-type: none">1. Toll Free No:1800 22 1111 / 1800 102 1111. (Available 24/7)2. Email Id: customer.care@sbigeneral.in3. Via the website www.sbigeneral.in4. Submit the below information in the Claim intimation Template at any SBIG Branch<ul style="list-style-type: none">• Policy Number• Date Of loss• Estimate of loss• Loss Description• Contact person5. Reimbursement Process as mentioned below<ul style="list-style-type: none">• Once the claim is registered to SBIG.• Claim SPOC will get in touch with You for a surveyor appointment.• Survey will be done physically / virtually.• Documents list will be shared by surveyor /investigator /insurance company.• Submission of Documents shall be done by insured to surveyor/ investigator/ insurance company.• The surveyor shall submit his report to the insurance company.• Offer for Settlement shall be made to insured• Upon acceptance of the offer of settlement by insured, the claim amount shall be remitted.6. Turn Around Time (TAT) for claims settlement where Surveyor is appointed:<ul style="list-style-type: none">• Submission of survey report: within 15 days of appointment.• Settlement of claim: Within a period of 7 days from the Intimation of claim or receipt of the final survey report. <p>Refer below to the Escalation Matrix when TAT is not satisfied:</p>									

		Zone	Escalation Level	Email ID	
		All Zone	First Level	Specialityclaims@sbigeneral.onmicrosoft.com	
		All Zone	Second Level	customer.care@sbigeneral.in	
		All Zone	Third Level	gro@sbigeneral.in	
13	Grievance Redressal and Policyholders Protection	<p>In accordance with PPHI Regulations, the Company has adopted - Grievance Redressal Policy, where in the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed,</p> <p>Stage 1 If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customer.care@sbigeneral.in We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p>Stage 2 In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at: gro@sbigeneral.in or contact Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7).</p> <p>Grievance Redressal and Policyholders Protection https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/</p> <p>Stage 3 In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may register your complaint with IRDAI on the given below link: https://bimabharosa.irdai.gov.in/Home/Home</p> <p>Stage 4 If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for redressal of your grievance. The details of the Insurance Ombudsman can be accessed at https://www.cioins.co.in/Ombudsman.</p>			

14	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all material information at time of filing 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 Addition/Deletion of contents, Addition/Deletion/Change of Hypothecation, Change in Nominee Name, Address or asset details etc. may affect the claim settlement. 	
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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/cyber-vault>

•In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.