

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the Prospectus and Policy Document. In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.



MyCyber Insurance Policy

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	MyCyber Insurance Policy	Page no 1 of Policy clause
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN190RP0111V01202223	Page no 1 of Policy clause
3	Structure	Indemnity	Page no 1 of Policy clause
4	Interests Insured	Individual financial loss due to unauthorized transactions, Cyber Incident or Hacking, Theft of funds arising due to unauthorized access, malicious act or malware phishing, spoofing stand covered.	Page no 1 of Policy clause
5	Sum Insured	Option I - SI Rs. 15,000 Option II - SI Rs. 25,000 Option III - SI Rs. 50,000 Option IV - SI Rs. 1,00,000	Page no 1 of Policy Document
6	Policy Coverage	Section I: Unauthorized Transaction Section II: Online purchase transactions	Page no 1 of Policy clause
7	Add-on Cover	Not applicable	
8	Loss Participation	For option I & II - 5% of claim amount subject to minimum of Rs. 500 For option III & IV - 5% of claim amount subject to minimum of Rs. 1000	Page no 1 of Policy Document
9	Exclusions	No coverage will be available under this Policy with respect to any Loss arising out of, based upon or attributable to : 1. Any amount stated as deductible in the Policy Schedule. 2. Any action or omission in Insured's capacity as Employee or self- employed person as well as any professional or business activity. 3. Loss of or damage to tangible property and any consequential losses resulting there from, including the loss of use of tangible property. 4. Insured's failure to take precautions to safeguard Insured's Personal Information, Bank Accounts and/or Credit/Debit	Page no 1 of Policy clause

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		<p>Cards and or mobile wallets information and internet communication.</p> <p>5. Any actual physical injury, emotional distress, mental injury, sickness, disease, disability, or death of any person.</p> <p>6. Facts or circumstances, known to Insured or which Insured could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim.</p> <p>7. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.</p> <p>8. Any legal proceedings which commenced prior to inception of this Policy.</p> <p>9. Any unexplained loss or mysterious disappearance.</p> <p>10. Consequential loss or damage of any kind including loss suffered by any Third party.</p> <p>11. Any Loss or Damage caused by the order of any government authority.</p> <p>12. Matters uninsurable under law.</p> <p>13. Any actual or alleged plagiarism or infringement of any trade secret, registered patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property.</p> <p>14. War, Terrorism, Looting and Governmental Acts.</p> <p>15. Failure, interruption, degradation or out age of infrastructure or related services of the following third-party providers: telecommunication, internet service, satellite, cable, electricity, gas or water providers.</p> <p>16. Any distribution of unsolicited correspondence or communications (Whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing.</p> <p>17. Any Contractual liability which exceeds legal liability which would otherwise arise. Any liability under any contract, agreement, guarantee or warranty assumed or accepted by an Insured except to the extent that such liability would have attached to an Insured in the absence of such contract, agreement, guarantee or warranty.</p> <p>18. Gambling.</p> <p>19. Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange and the likewise.</p>	
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		<p>20. Any Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.</p> <p>21. Any unlawful or unauthorized collection of personal Data or Client Information.</p> <p>22. Losses due to the outage/disturbance of external networks (e.g. power, internet, cable & telecommunications).</p>	
10.	Special Conditions and Warranties (if any)	<p><u>Representation and Warranty</u></p> <p>In issuing this policy Insurer have relied upon insured's statements, representations, and information as being true and accurate. If insured's statements, representations or information contain misrepresentations which were made with the actual intent to deceive and which materially affect insurer's acceptance of the risk or the hazard assumed, Insurer shall not be liable for a loss or claim based upon, arising from, or in consequence of, any such misrepresentation.</p> <p><u>Conditions Precedent</u></p> <p>Insurer are only obliged to indemnify insured in accordance with this policy of insured :</p> <p>a) Make sure insured's personal devices are used and maintained as recommended by the manufacturer or supplier, and</p> <p>b) Prevent and mitigate loss or damages covered under this policy.</p> <p>This includes :</p> <p>i. Providing, maintaining, and updating appropriate system, device and data security (e.g. anti-malware solutions),and</p> <p>ii. Maintaining and updating at appropriate intervals backups of insured's data.</p>	Page no 7 of Policy clause
11.	Admissibility of Claim	<p>a) In the event of a claim, please contact Insurer within 24 hours of occurrence of loss and Insurer will provide Insured with any advice Insured may need.</p> <p>b) The payment of claims is dependent on Insured's providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, Insured must provide all relevant documents including receipts, bills and other records in support of Insured's claim.</p> <p>c) Insurer has the sole control of any legal action and all related negotiations. Insured must make no admission or settlement and must not enter in to any correspondence or exchange of communications about the claim without insurer's prior authorization except where notification is required to be made to banks or credit organization and the police.</p> <p>d) All claims are paid in INR. If Insured suffer a loss which is in</p>	Page no 6 of Policy clause

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		a foreign currency, the amount will be converted into INR at the exchange rate on the date of the loss.	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • 1800-209-1415 • Website-https://www.newindia.co.in • Policy issuing office 	
13.	Grievance Redressal and Policyholders Protection	<ul style="list-style-type: none"> • Details of Grievance redressal officer- https://www.newindia.co.in/portal/readMore/Grievances • Toll free: 1800-209-1415 • IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/ • Insurance Ombudsman – The contact details of the Insurance Ombudsman offices has been provided as annexure-A of policy document. 	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer 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 may affect the claim settlement 	

Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

Note:

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer.
- Insurer to take confirmation of the Policyholder and Policyholder to duly acknowledge/ sign the CIS and return the same
- The information must be read in conjunction with the policy schedule and policy document. In case of any conflict between the CIS and the policy document/ schedule, the terms and conditions mentioned in the policy document/ schedule shall prevail.