

HDFC ERGO CYBER SACHET INSURANCE

Today, as our lives have become more digitally connected, so have the risks associated with it. Everything that we do is a part of a connected eco-system through our devices. With our always-on internet access and multiple platforms, these devices open up a world of possibilities. But what we do not pay heed to, is the increasing risk that comes with it. In addition to being our constant partner for our entertainment needs, the internet also serves other more tangible purposes. Globally, around two-thirds of adults owning bank accounts make digital payments and rely on online banking services to meet their day to day banking needs.

To ensure that you have complete peace of mind and comprehensive protection for activities conducted on the internet, HDFC ERGO brings to you Cyber Sachet Insurance.

HDFC ERGO Cyber Sachet Insurance lets you choose the covers that you want from a comprehensive list of cyber risk covers. You can now customize your cyber insurance policy as per your need and stay protected. With our innovative cover options and modular design, you can now choose protection that you feel is more relevant for your internet usage. With this product, you can design your own affordable cyber insurance plan and 'Take it Easy'.

WHY BUY HDFC ERGO CYBER SACHET INSURANCE

- Extensive coverage – Get cover for a wide range of cyber risks that you may encounter on a daily basis
- Pay only for covers that you need – Option to choose from a comprehensive list of cyber risk covers
- Cover extends to all your devices
- Zero deductibles – The policy has no deductions under any of the covers
- Provision to extend your coverage to include your family by paying additional premium
- Family may include up to 4 members (including yourself) who are residing with you
- Complete peace of mind for your activities conducted on the internet
- Covered psychologist consultation expenses for traumatic stress*

*Under Identity Theft & Cyber Bullying, Cyber Stalking and Loss of Reputation covers.

RISK COVERED FOR YOU

- Risks covered under this policy are:
- **Section 1 - Theft of Funds:** You will be covered for both digital and physical theft of funds as described below:
 - **Theft of Funds: Unauthorized Digital Transactions** – pays for financial loss when your money is stolen online through unauthorized access to your bank account, credit or debit card or mobile wallets etc. or through phishing or spoofing.
 - **Theft of Funds: Unauthorized Physical Transactions** – pays for financial loss when there is an unauthorized usage of your credit/debit cards, a wrongful withdrawal at an ATM, use of forged signature etc.

Option to remove Unauthorized Physical Transaction: You may choose to remove the Unauthorized Physical Transaction cover from

the 'Theft of Funds' section. Your premium shall be adjusted accordingly.

- **Section 2 - Identity theft** – pays for financial loss, credit or identity monitoring services, legal costs or psychological assistance when your Personal Information is stolen over the internet by a Third Party and is altered, deleted or wrongfully used to obtain money, goods or services.

- **Section 3 - Data Restoration/Malware Decontamination** – pays costs incurred on involvement of an IT expert when a malware attack occurs through a computer program received via file transfer, downloaded programs or any digital means by your computer system damages or infiltrates it without your consent.

What we will not cover:

- Loss or damage resulting from malware of disputable websites, such as pornographic websites
- Loss or damage resulting from accessing application or website that are banned for usage as per notification of any government authority.

- **Section 4 - Replacement of Hardware** – pays for replacement of your device when malicious software attacks and damages the hardware of your computer or any other digital device.

- **Section 5 - Cyber Bullying, Cyber Stalking and Loss of Reputation** – pays legal costs, cost of restoring your online reputation, necessary relocation or psychological assistance when you are a victim of bullying or stalking on the internet, which results in a loss of reputation.

- **Section 6 - Cyber Extortion** – pays legal costs and costs to resolve Cyber Extortion which occurs when a Third Party threatens you over the internet with the intent to extract goods, money or services.

- **Section 7 - Online Shopping** – pays for financial loss when you are fraudulently induced into a payment through a credit or debit card or a mobile wallet, while shopping online.

- **Section 8 - Online Sales** – pays for financial loss when you are a victim of a fraudulent transaction while selling goods online.

- **Section 9 - Social Media and Media Liability** – pays any amount for which you are legally liable, including legal costs when you unintentionally breach copyrights or privacy of a third party and are a subject of legal action.

What we will not cover:

- Any liability arising out of any political, gender, cast, racist and religious statements
- **Section 10 - Network Security Liability** – pays any amount for which you are legally liable, including legal costs when a malware attack from your personal device causes damage on third party computer systems and you are a subject of legal action.

- **Section 11 - Privacy Breach and Data Breach Liability** – pays any amount for which you are legally liable, including legal costs when you breach confidential information or personal data of a third party and are subject of legal action.

- **Section 12 - Privacy Breach and Data Breach Liability by Third Party** – pays legal cost incurred for claims for damages when your personal data gets unauthorized disclosure by a third party or the third party uses your personal data in their computer system.

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• **Section 13 - Smart Home Cover** – pays costs incurred on involvement of an IT expert when a malware attack damages your devices and systems in a smart home set-up.

• **Section 14 – Liability arising due to Underage Dependent Children** – pays any amount for which you are legally liable, including legal costs when an underage person who is a family member causes theft of data or total or partial disruption to personal devices of third party devices and you are subject of legal action for the same.

What we will not cover:

- Any liability arising out of any political, gender, cast, racist and religious statements

CHOICE OF SUM INSURED:

You have the option to choose from the following set of Sum Insured options (in INR):							
10,000	20,000	25,000	50,000	75,000	1,00,000	1,50,000	2,00,000
2,50,000	3,00,000	5,00,000	10,00,000	20,00,000	50,00,000	1,00,00,000	5,00,00,000

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This Policy does not cover claims directly or indirectly caused by or arising from:

We will not cover any claim by you under this policy arising directly or indirectly from the following:

1. Any Event or circumstances which were known to You prior to inception of this policy that could reasonably lead to an Insured Event under this Policy.
2. Any action or omission of You or any misbehavior of You which is intentional, malicious, dishonest, deliberate or reckless.
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 (save that this exclusion shall not apply to anxiety or mental stress as set forth in Section 2 – Identity Theft and Section 5 – Cyber Bullying, Cyber Stalking and Loss of Reputation), trauma, illness or death.
7. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall

SUM INSURED FLEXIBILITY:

You can choose sections and may opt for Sum Insured on the following basis:

- **Per Section:** Provide separate Sum Insured for each selected section OR
- **Floater:** Provide a fixed Sum Insured that will float over the selected sections.

Note: The Sum Insured opted can be extended to include up to 4 family members (including self) residing with you in the same Sum Insured, on payment of additional premium.

not apply to Section 9 – Social Media and Media Liability. However, theft, infringement, misuse or abuse of patents will always remain excluded.

8. Third party claims made by Your family members, any person residing with You, made from Your account or any joint account holder with You.

9. Any Contractual liability.

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 online and or otherwise.

13. Any Director and Officer Liability or any professional liability.

14. Any loss sustained by you by accessing any restricted or websites banned by the relevant authority over internet.

15. Losses sustained by You resulting directly or indirectly from any fraudulent or dishonest acts committed by Your employee or family, acting alone or in collusion with others.

16. Losses due to the failure, outage/disturbance of infrastructure (e.g. electricity, gas, water, internet service, satellite, cable, telecommunications, or other utility services).

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ILLUSTRATIVE SAMPLE PREMIUMS* (For Individual Policies):

Section No.	Sum Insured (in INR)	10,000	50,000	1 Lakh	5 Lakh	10 Lakhs	50 Lakhs	1 Crore
1	Theft of Funds	278	422	508	775	1,085	2,368	3,314
2	Identity Theft	68	105	126	194	271	592	829
3	Data Restoration	83	126	152	233	325	710	994
4	Replacement of Hardware	222	338	406	620	868	1,894	2,652
5	Cyber Bullying/Stalking/Loss of Reputation	83	126	152	233	325	710	994
6	Cyber Extortion	83	126	152	233	325	710	994
7	Online Shopping	477	729	874	1,336	1,870	4,086	5,720
8	Online Sales	83	126	152	233	325	710	994
9	Social Media/Media Liability	75	113	137	209	293	638	894
10	Network Security Liability	75	113	137	209	293	638	894
11	Privacy Breach and Data Breach Liability	75	113	137	209	293	638	894
12	Privacy Breach and Data Breach By Third Party	68	105	126	194	271	592	829
13	Smart Home Cover	68	105	126	194	271	592	829
14	Liability arising due to Underage Dependent Children	68	105	126	194	271	592	829

*Premium amount is exclusive of taxes.

WHO CAN BUY THIS POLICY?

Individual exposed to any form of cyber risk can buy this policy.

WHO WILL BE COVERED UNDER THIS POLICY?

- Individual
- Family of up to 4 family members (including Insured), in case opted

DEDUCTIBLE

No deductibles under the Policy.

POLICY DURATION

You can purchase this policy for a period maximum up to 1 year.

ATTRACTIVE DISCOUNTS:

- **Family Discount:** A discount of 10% will be applicable if 2 or more family members opt for Individual policies of this product.
- **Employee Discount:** A discount of 10% will be offered to Employees of HDFC, ERGO Group and Munich Re Group companies in case the policies are bought through direct channels of the Company.
- **Online Discount:** A discount of 5% will be applicable for all policies purchased online from the Company website.
- **Multiple Cover Discount:** A discount of 10% will be applicable when you select 3 or more covers in your policy.
- **Floater Discount:** When you select multiple covers under the product on a Floater Sum Insured basis, the following discounts would be offered:

No of Covers	% Discount
2	10%
3	15%
4	25%
5	35%
>=6	40%

CANCELLATION

This policy will terminate at the expiration of the period for which premium has been paid or on the expiration date shown in the policy Schedule.

You have an option to cancel this Policy at any time by sending fifteen (15) days notice in writing to Us or by returning the Policy and stating when thereafter cancellation is to take effect. In the event of such cancellation we will retain the premium for the period that this Policy has been in force and calculated in accordance with the short period rate table as specified in the policy wording, provided there is no claim under this Policy during the Period of Insurance.

We reserve the right to cancel this Policy from inception immediately upon becoming aware of any mis-representation, mis-declaration, fraud, non-disclosure of material facts or non-cooperation by You or on Your behalf. No refund of premium shall be allowed in such cases.

Notice of cancellation will be mailed to You at Your address specified in the Policy Schedule, and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

In case of any claim under this Policy or any of its individual coverage no refund of premium shall be allowed.

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Table of Short Period Scales	
Period of Risk (Not exceeding)	% Refund of Annual Premium
1 month	85%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
For a period exceeding 9 months	0%

CLAIMS:

In the event of a claim, and to report a claim upon discovery of an occurrence of an Insured Event, you must give written notice to us along with duly filled claim form at the address set forth in the Policy Schedule/ Certificate with full details, within 7 days after such claim is first made.

List of documents required while making a claim:

General set of documents required for claims under any section:
<p>In the event of a claim, and to report a claim upon discovery of an occurrence of an insured event, you must give us such information and co-operation as it may reasonably require including but not limited to:</p> <ol style="list-style-type: none"> a. Submission of fully completed and signed claim form. b. Copy of FIR lodged with Police Authorities / Cyber cell. c. Copies of legal notice received from any affected person/entity. d. Copies of summon received from any court in respect of a suit filed by an affected party/entity. e. Copies of invoices for expenses incurred for the services of IT specialist. f. Copies of invoices for expenses incurred in amending / rectifying your Personal Information. g. Evidence of your consultation with Psychologist / Psychiatrist. h. Evidence of unpaid wages. i. Copy of your last drawn monthly salary. j. Evidence of expenses incurred by you in rectifying records regarding your identity. k. Copies of correspondence with bank evidencing that bank is not reimbursing you. l. KYC documents for claim settlement when amount is above INR 1 lakh.

Indicative list of specific set of documents required for claims under each section:	
Section 1: Theft of Funds	<ul style="list-style-type: none"> • Message/other communication exchanged between the Insured and Bank regarding the unauthorized/theft of fund transaction • Documents indicating that the issuing bank or the digital wallet Company is not reimbursing the Insured for the theft of funds, in case your claim amount exceeds a sum of INR 10,000
Section 2: Identity Theft	<ul style="list-style-type: none"> • All communications/supporting from the Insured in connection to lost wages • Particulars of data which has been stolen • Details of the alleged Third Party who is responsible for the identify theft
Section 3: Data Restoration/Malware Decontamination	<ul style="list-style-type: none"> • Details of the data that was lost and is required to be restored • Details of the IT expert appointed and the rates charged by them / engagement letter
Section 4: Replacement of Hardware	<ul style="list-style-type: none"> • Details of the damage that took place and is required to be restored/replaced • Details of the IT expert appointed and the rates charged by them / engagement letter
Section 5: Cyber Bullying, Cyber Stalking & Loss of Reputation	<ul style="list-style-type: none"> • Copy/image of harassment note • Email id /phone number or any other means of communication of Third Party • Copy of the alleged Email/other communication to evidence the bullying • Copy/screenshot of alleged contents/profile of the Insured
Section 6: Cyber Extortion	<ul style="list-style-type: none"> • A photograph/image of the Extortion note/s • Email /phone number or any other means of communication through which ransom has been demanded
Section 7: Online Shopping	<ul style="list-style-type: none"> • Message/other communication received/exchanged between the Insured and Bank and/or perpetrator regarding the unauthorized transaction • Documents indicating the purchase of goods or services which are not delivered or rendered
Section 8: Online Sales	
Section 9: Social Media and Media Liability	<ul style="list-style-type: none"> • Copy of any demand/complaint legal proceedings made by the Third Party against the Insured including the response of the Insured • Details of legal cost incurred by the Insured along with supporting and/or estimate of the legal cost to be incurred until the conclusion of the case

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Section 10: Network Security Liability	<ul style="list-style-type: none"> • Details and documents supporting indicating the breach of data /cyber incident resulting from online activities on the Insured's personal device • Copy of any demand/complaint legal proceedings made by the Third Party against the Insured including the response of the Insured • Details of legal cost incurred by the Insured along with supporting and/or estimate of the legal cost to be incurred until the conclusion of the case
Section 11: Privacy Breach and Data Breach Liability	
Section 12: Privacy Breach and Data Breach Liability by Third Party	
Section 14: Liability arising due to Underage Dependent Children	
Section 13: Smart Home Cover	<ul style="list-style-type: none"> • Details of the IT expert appointed along with the engagement letter • Copy of final report along with annexures of the IT expert.

Please note that the above list is indicative and not exhaustive. The Company may ask for additional documents, if required.

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 a 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 Period of Insurance.

ANTI REBATING WARNING

Section 41 of the Insurance Act 1938

(i) No person shall allow or offer to allow, either directly or Indirectly as an Inducement to any person to take out or renew or continue an insurance In respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept rebate except such rebate as may be allowed In accordance with the published prospectus or tables of the insurer.

(ii) Any person making default in complying with the provisions of this Section shall be liable for penalty which may extend to Ten Lakh rupees.

YOU CAN REQUEST A QUOTE TODAY

For more information about our new HDFC ERGO Cyber Sachet Insurance and the full range of HDFC ERGO Insurance products contact your local broker or HDFC ERGO representative.

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale.