

CUSTOMER INFORMATION SHEET

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

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number										
1	Product Name	Cyber Secure											
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0001V02202021											
3	Structure	<ul style="list-style-type: none"> • State basis of Sum/Limit Insured • Indemnity 											
4	Interests Insured	<p>The Policy broadly offers following covers.</p> <ul style="list-style-type: none"> • Digital Theft of Funds – this will cover financial losses arising due to theft of funds from the bank account, mobile wallets, debit/ credit cards due to unauthorised access, hacking, phishing, introduction of malware, etc. • E-Reputation Loss and E-Extortion Threat – the policy will reimburse the cost of IT specialist, counselling costs, legal costs, lost wages due to incidents of cyber bullying or defamation. The policy will also cover legal costs, cost of IT specialist or money paid to end an Extortion threat • Data Recovery – the policy covers cost of IT specialist to restore data lost, altered, corrupted or destroyed due to malware, virus, cryptoware, etc. • Media Liability – this will cover amount legally liable towards a third party for defamation, breach of privacy, etc. resulting from the insured’s online media activities 											
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 5px;"> <thead> <tr> <th style="width: 60%;">Insuring Clause</th> <th style="width: 40%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Section 1: Digital Theft of funds</td> <td>INR XXXXXX</td> </tr> <tr> <td>Section 2: E-Reputation Loss and E-Extortion Threat</td> <td>INR XXXXXX</td> </tr> <tr> <td>Section 3: Data Recovery</td> <td>INR XXXXXX</td> </tr> <tr> <td>Section 4: Media Liability</td> <td>INR XXXXXX</td> </tr> </tbody> </table>	Insuring Clause	Sum Insured	Section 1: Digital Theft of funds	INR XXXXXX	Section 2: E-Reputation Loss and E-Extortion Threat	INR XXXXXX	Section 3: Data Recovery	INR XXXXXX	Section 4: Media Liability	INR XXXXXX	
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6	Policy Coverage	<p>The coverages available under this policy are listed in below table and will be applicable as mentioned in the Policy Schedule.</p> <table border="1" data-bbox="507 327 1209 1942"> <thead> <tr> <th colspan="2" data-bbox="507 327 1209 365">Insuring Section</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="507 365 1209 403">SECTION 1 - Digital Theft of funds</td> </tr> <tr> <td colspan="2" data-bbox="507 403 1209 441">Coverages</td> </tr> <tr> <td data-bbox="507 441 608 1942">1.1</td> <td data-bbox="608 441 1209 1942"> <p>We will indemnify You for Theft of funds suffered by You as a result of a Cyber Incident or Hacking of Your Bank account, Credit/Debit card and/ or Mobile wallets by a Third party subject to:</p> <ol style="list-style-type: none"> a. The loss occurring during the Policy period, b. Discovery of Theft of funds is no longer than 90 days from the date of occurrence, c. You report to the issuing Bank or the Mobile wallet company within 72 hours of discovery of the breach, d. You lodge an First Information Report (FIR) with the Police detailing the unauthorized Theft of funds within 72hours upon discovery of the breach by You, e. You provide evidence that the issuing Bank and/or the Mobile wallet company has not reimbursed and or shall not be reimbursing You for the fraudulent transaction along with a copy of FIR. </td> </tr> <tr> <td data-bbox="507 1205 608 1942">1.2</td> <td data-bbox="608 1205 1209 1942"> <p>We will provide You coverage for legal costs incurred to pursue a legal action against Third party for non-reimbursement of funds due to Theft of funds event as set forth in Section 1.1.</p> </td> </tr> <tr> <td colspan="2" data-bbox="507 1373 1209 1440">SECTION 2 - E-Reputation Loss and E-Extortion Threat</td> </tr> <tr> <td colspan="2" data-bbox="507 1440 1209 1478">Coverages</td> </tr> <tr> <td data-bbox="507 1507 608 1942">2.1</td> <td data-bbox="608 1507 1209 1942"> <p>We will reimburse You for Your E-reputation loss due to a Cyber Bullying or Defamation Event, subject to prior written consent by us, not to be unreasonably withheld or delayed.</p> </td> </tr> <tr> <td data-bbox="507 1675 608 1942">2.2</td> <td data-bbox="608 1675 1209 1942"> <p>In addition to the General and Special Conditions the following Conditions shall apply to Section 2.1:</p> <ol style="list-style-type: none"> a. You have suffered Cyber Bullying or Defamation Event, b. The Cyber Bullying or Defamation Event first occurs and is first discovered by You during the Policy period, </td> </tr> </tbody> </table>	Insuring Section		SECTION 1 - Digital Theft of funds		Coverages		1.1	<p>We will indemnify You for Theft of funds suffered by You as a result of a Cyber Incident or Hacking of Your Bank account, Credit/Debit card and/ or Mobile wallets by a Third party subject to:</p> <ol style="list-style-type: none"> a. The loss occurring during the Policy period, b. Discovery of Theft of funds is no longer than 90 days from the date of occurrence, c. You report to the issuing Bank or the Mobile wallet company within 72 hours of discovery of the breach, d. You lodge an First Information Report (FIR) with the Police detailing the unauthorized Theft of funds within 72hours upon discovery of the breach by You, e. You provide evidence that the issuing Bank and/or the Mobile wallet company has not reimbursed and or shall not be reimbursing You for the fraudulent transaction along with a copy of FIR. 	1.2	<p>We will provide You coverage for legal costs incurred to pursue a legal action against Third party for non-reimbursement of funds due to Theft of funds event as set forth in Section 1.1.</p>	SECTION 2 - E-Reputation Loss and E-Extortion Threat		Coverages		2.1	<p>We will reimburse You for Your E-reputation loss due to a Cyber Bullying or Defamation Event, subject to prior written consent by us, not to be unreasonably withheld or delayed.</p>	2.2	<p>In addition to the General and Special Conditions the following Conditions shall apply to Section 2.1:</p> <ol style="list-style-type: none"> a. You have suffered Cyber Bullying or Defamation Event, b. The Cyber Bullying or Defamation Event first occurs and is first discovered by You during the Policy period, 	Policy Wording – Insuring Section 1 to 4
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		<p>c. The Cyber Bullying or Defamation Event is reported by You to the police within 72 hours of discovery by You, and;</p> <p>d. The Cyber Bullying or Defamation Event is reported by You to Us as soon as practicable but in no event more than 30 days after the date it is first discovered by You.</p> <p>e. A Claim for Lost wages must be supported by:</p> <p>i. A letter from Your employer to confirm wages have not been paid for absence due to illness as a result of Cyber Bullying or Defamation Event.</p> <p>ii. A medical certificate from a qualified physician declaring that You are unable to attend work due to a Cyber Bullying or Defamation Event.</p> <p>2.3 We will reimburse You for the Extortion loss incurred by You due to an Extortion Threat.</p> <p>2.4 In addition to the General and Special Conditions the following Conditions shall apply to Section 2.3:</p> <p>a. You have suffered an Extortion Threat,</p> <p>b. The Extortion Threat occurs and is first discovered by You during the Policy period,</p> <p>c. The Extortion Threat is reported by You to the police within 72hours of discovery by You, and;</p> <p>d. The Extortion Threat is reported by You to Us as soon as practicable but in no event more than 30 days after the date it is discovered by You.</p> <p>SECTION 3 - Data Recovery</p> <p>3.1 We will reimburse You for any reasonable and necessary costs incurred by You to pay a Specialist IT Service Provider to restore Your data on Your Computer System which has been lost, altered, corrupted or destroyed as a direct result of a Cyber Incident.</p> <p>3.2 We will reimburse you for any reasonable and necessary costs of a specialist IT service provider incurred by you to decontaminate, clean and restore Your Computer System which was affected by the Cyber Incident.</p> <p>3.3 We will reimburse You for the Extortion loss incurred due to a Data Extortion Threat.</p> <p>3.4 In addition to the General and Special Conditions the following Conditions shall apply to Section 3:</p>	
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		<p>a. The loss, alteration, corruption or destruction of Your data occurs and is first discovered by You during the Policy period,</p> <p>b. The loss, alteration, corruption or destruction of Your data is reported by You to Us as soon as practicable but in no event more than 45 days after the date it occurs and is discovered by You, and;</p> <p>c. You apply security critical updates for the operating system on Your Computer system within 45 days of their release by the respective supplier.</p> <p>SECTION 4 - Media Liability</p> <p>4.1 We will pay any sums for which You are legally liable arising from a Third party claim for:</p> <p>i. defamation,</p> <p>ii. breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or</p> <p>iii. breach or invasion interference of privacy rights,</p> <p>resulting from your online media activities including media activities in social media including but not limited to such as Facebook, Instagram or LinkedIn.</p> <p>4.2 We will also reimburse your Legal Defence Costs incurred by You resulting from the Third Party claim as set forth in Clause 4.1.</p>			
7	Add-on Cover	S. No	Add-on name and description	Sum Insured	
		1	Identity Theft Cover Description: The policy will reimburse the costs (fees/ expenses) incurred due to identity theft, counselling costs, lost wages, etc.	INR XXXX	
8	Loss Participation	NIL			
9	Exclusions	<p>Exclusions (applicable to all covers)</p> <p>This Policy does not cover liability in respect of:</p> <ol style="list-style-type: none"> 1. Dishonest or Improper Conduct 2. Bodily Injury 3. Property Damage 4. Any activities carried out by You for business or professional purposes, whether in your capacity as an employee or self-employed practitioner 5. Intellectual Property and Trade Secrets 			Policy Wording – 6 General Exclusions

		6. Prior Acts 7. Any loss or damage caused by the order of any government authority. 8. War 9. Terrorism 10. Government Authority 11. Non-Fiat Currency 12. Outage/ Disturbance Loss 13. Illegal Use of Data 14. Unauthorized Collection of Data 15. Prior Notification 16. Insolvency 17. Immoral/Obscene Services For complete list of exclusions including Section-wise exclusions, refer the policy wordings and Endorsement wordings if any applicable	
10	Special Conditions and Warranties (if any)	1. Material Change Material information to be disclosed to the Company includes every matter that You are aware of or could reasonably be expected to know that relates to questions in the Proposal Form and which is relevant to the Company in order to accept the risk and the terms of acceptance of the risk.	Policy Wording- 8- General Terms and Conditions
11	Admissibility of Claim	1. Reporting a Claim You must report as soon as is reasonably practicable during the Policy Period or the Discovery Period (if applicable): a) to Us any actual Theft of funds, E-reputation loss, Extortion Loss, Data Extortion Threat, Extortion Threat, loss, alteration, corruption or destruction of Your Data, which may give rise to payment under this Policy If You report a Claim or facts that might give rise to a Claim to Us, then You must give Us such information and co-operation as it may reasonably require including but not limited to: (i) Submission of fully completed and signed claim form, (ii) Copy of FIR lodged with police authorities / cyber cell and/or duly acknowledged copy of a Police Complaint, (iii) Copies of legal notice received from any affected person/entity, (iv) Copies of summons received from any court in respect of a suit filed by an affected party/entity, (v) Copies of correspondence with Bank and/or Mobile Wallet with regard to Theft of funds;	Policy Wording- 7- Special Conditions

		<p>(vi) Legal notice served on any Bank and/or Mobile Wallet company for Theft of funds,</p> <p>(vii) Original and/ or attested invoices for expenses incurred on all costs being claimed under this Policy,</p> <p>(viii) Original and/ or attested for expenses incurred due to involvement of a specialist service provider or advisor,</p> <p>(ix) Details/invoices of costs incurred for filing of a Claim for damages against a Third Party perpetrator in connection with a cyber incident governed by this Policy,</p> <p>(x) Proof to show ownership of Your Computer system, and</p> <p>(xi) Proof to show that the Personal data is the propriety information belonging to You.</p> <p>Reimbursement will only be in INR.</p> <p>• Sample claim calculation process</p> <table border="1" data-bbox="528 931 1182 1043"> <tr> <td>Gross Loss as per court order/Offset Limit</td> <td>INR 50000</td> </tr> <tr> <td>Net Loss Payable</td> <td>INR 50000</td> </tr> </table> <p><i>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</i></p>	Gross Loss as per court order/Offset Limit	INR 50000	Net Loss Payable	INR 50000	
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM) • Website / Email: www.zurichkotak.com/care@zurichkotak.com • Details of designated company officials to be contacted in time of claim: care@zurichkotak.com 					
13	Grievance Redressal and Policyholders protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of the Insurer or may call toll free number 1800 266 4545 or may write an e- mail at care@kotak.com. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Insurer at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com/ chiefgrievanceofficer@zurichkotak.com.</p> <p>However, if the resolution provided by the Insurer is not satisfactory the Insured may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: https://bimabharosa.irdai.gov.in.</p>	Policy wording – 8. General Terms and Conditions				

		<p>The Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Insurer's website: www.zurichkotak.com</p> <p>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen www.cioins.co.in/Ombudsman</p>	
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. • Disclosure of other material information during the policy period. <p>The Policy schedule and policy wording is provided on the basis of the duly filled signed, dated and stamped proposal form provided by the Insured. Any deviation may affect the claim settlement.</p>	

Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.