



Welcome to the  
'Digit My Online Space Policy'

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Here, You'll find key information that will help You understand everything that You need to know about **Your** Cyber Insurance policy.

Visit **Us** at [www.godigit.com](http://www.godigit.com) or call Toll Free Number **1-800-258-5956** for more information.

## Digit My Online Space Policy

### Policy Wordings

#### This is for IRDAI Information Only

*“Some of the contents shown in policy wordings might be applicable for certain Sections and not generic, e.g. some contents are useful for “EMI Cover” only. The Company intends to use the contents dynamically based on the coverage offered to the customer; e.g. If the Insured Person doesn’t opt for “EMI Cover, then wording, terms and conditions related to this Specific Section will not be shown on the Policy Wordings. Similarly, general exclusions or general conditions which might not be applicable for Sections chosen by customer will not be shown. Idea of doing this is to make policy wording more apt and concise to customer need and provide relevant information to customer.*

#### Inside:

### Let’s get started!

You’re already awesome because You decided to protect the place You love visiting the most- **Your** virtual world. Digit My Online Space Policy is like a superpower that will protect **Your** virtual world from all malicious attackers. While reading this policy, if You get confused or have a query, or if You are referring to this policy because You have a **Claim** to make, please call **Us** at **1800-258-5956** or mail **Us** at [hello@godigit.com](mailto:hello@godigit.com).

### A. PREAMBLE

Based on the **Proposal** and declaration provided by You to **Us**, **Go Digit General Insurance Limited** (hereinafter called ‘the Company’) which forms the basis of this insurance policy contract, and having received **Your** premium, **We** take pleasure in issuing this policy to You.

**Go Digit General Insurance Limited** will cover You under this policy up to the **Sum Insured/Limits** mentioned against each section/ cover, during the Policy Period mentioned in **Your** Policy Schedule. Of course, like any insurance cover, it is governed by, and subject to certain terms, conditions and exclusions mentioned in this Policy.

The benefit under each section will be payable provided that an event or occurrence described under the sections/covers occurs during the Policy Period mentioned in **Your** Policy Schedule.

**Note:** This Policy Wording provides detailed terms, conditions and exclusions for all Sections available under this Product. Kindly refer to the Policy Schedule to know exact details of Sections opted by You. Only Wordings related to Sections mentioned in **Your** Policy Schedule are applicable.

#### Disclaimer:

*The Description mentioned under “Digit Simplification”/ “Examples” throughout the Insurance Policy is only to aid Your understanding of the coverage / benefit offered. In case of dispute, the Terms and Conditions detailed in the policy document and Policy Schedule shall prevail.*

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## B. DEFINITIONS

*Digit Simplification: You didn't think You needed to know definitions since Your time in school, right? Well, the good news is that You don't need to learn these by heart, as long as You understand them.*

Certain words and phrases used throughout the policy have specific meanings and this section helps to understand them.

1. **Affected Person** means any natural person including any **Third Party** who has been affected by the named insuring clauses.
2. **Bank Account: Your Bank Account**, where You are one of the account holders, details including personal e-banking login name, passwords or **Bank Account** number that are issued by banks operating in India.
3. **Bricking costs** refer to costs incurred to repair/ replace hardware, where loss or impairment of functionality of hardware is caused by a **Cybercrime**. **Bricking Costs** shall also include costs for removal of malicious software.
4. **Claim** means any written demand, suit or civil legal proceeding. A **Claim** shall be deemed to be first made or commenced when the Insured first becomes aware of it.
5. **Computer** means any electronic magnetic, optical or other high-speed Data processing device or system which performs logical, arithmetic, and memory functions by manipulations of electronic, magnetic or optical impulses, and includes all input, output, processing, storage, Computer software, or communication facilities which are connected or related to the **Computer** in a Computer system or Computer network;
6. **Computer Programs** means a collection of instructions that describe a task, or set of tasks, to be carried out by a Computer System, including application software, operating systems, firmware and compilers.
7. **Computer System** means **Your** electronic data storage or computing devices or collection of devices, including input and output support devices and excluding calculators which are not programmable and capable of being used in conjunction with external files, which contain **Computer Programs**, electronic instructions, input Data and output Data, that performs logic, arithmetic, Data storage and retrieval, communication control and other functions and are connected to internet. **Computer System** shall include all kinds of digital devices including but is not limited to mobile phones, laptops, personal computers, smart devices such as television, refrigerators, speakers, watch, vacuum cleaner etc.
8. **Covered Events/ Loss:** An occurrence of one or more of these **Covered Events** which arises out of the use of the internet and that is attributed to the conduct of a **Third Party** and is not due to **Your** fault. The events as mentioned below will be covered based on the sections as opted by You and mentioned in the Policy Schedule.
  - (i) **Direct Financial Loss**
  - (ii) Defence Cost
  - (iii) Cyber Reputation Damage
  - (iv) Cyber Identity Theft
  - (v) Unauthorized Online Transactions
  - (vi) Unauthorized Physical Transactions
  - (vii) Cyber Extortion
  - (viii) **Cyber Stalking/Bullying/Harassment**
  - (ix) Social Engineering Financial Fraud
  - (x) Privacy Breach and Data Breach by **Third Party**
  - (xi) Any other amount the Insurer is liable to pay under the terms and conditions of this Policy
9. **Credit/Debit Card:** means **Your** physical **Credit/Debit Card** or **Credit/Debit Card** details that are issued by banks operating in India.
10. **Cyber Bullying or Harassment:** means an aggressive, intentional act or behavior that is carried out

by a group or an individual, using electronic forms of contact, repeatedly and over time against a victim who cannot easily defend himself or herself.

**Cyber Bullying** or harassment includes any of the following but not limited to: posting rumors about a person, sexual remarks, threats to disclose victims' personal information, or pejorative labels, internet trolling and **Cyber Stalking**.

**Cyber Bullying** or harassment also includes any Cyber-mobbing which generally involves more than one person or online aggressor carrying out activities without limitation posting rumors about a person, sexual remarks, threats to disclose victims' personal information, or pejorative labels, internet trolling and **Cyber Stalking**.

11. **Cybercrime** means an unauthorised intrusion into the Insured's Computer System: which results in the transmission of unauthorised Data to the **Insured's Computer System** or from the **Insured's Computer System** to a **Third Party's Computer System** that is designed to modify, alter, damage, destroy, delete, record or transmit information without authorisation, including Data that is self-replicating or self-propagating, or is designed to contaminate other **Computer Programs** or legitimate Computer Data, consume **Computer** resources or in some fashion usurp the normal operation of a Computer System. Cyber Crime also includes Cyber Attack which refers to intention to disrupt, delete, damage victim system, infrastructure for financial / non-financial gains. Cyber attack may be state sponsored attack or it may target an individual for monetary benefit, **Identity Theft** etc.
12. **Cyber Extortion Loss** means:
  - (i) Reasonable and necessary fees, Costs and expenses incurred by or on behalf of the Insured with the prior written consent of the Insurer directly resulting from a Cyber Extortion Threat;
  - (ii) Monies payable by the Insured with the prior written consent of the Insurer in order to resolve or terminate a Cyber Extortion Threat.
13. **Cyber Extortion Threat** means threat or connected series of threats, communicated to You by an extortionist to cause harm or damage to **Your** data on **Your** personal device in order to extract an extortion ransom by use of coercion.
14. **Cyber Stalking** means the repeated use of electronic communications to harass or frighten someone.
15. **Damages means** the following, incurred as a result of a **Claim**:
  - i. any amounts that an Insured shall be legally liable to pay to a **Third Party** in respect of judgments or arbitral awards rendered against an Insured;
  - ii. monies payable by an Insured to a **Third Party** pursuant to a settlement agreement negotiated by the Insured with the prior written approval by the Insurer; or
  - iii. Civil fines and penalties, Punitive or exemplary **Damages** where insurable by the law of this Policy and the jurisdiction in which the payment is to be made.

**Damages shall not include:**

  - a) The loss, offset or return of fees, commissions, royalties, bonuses or profits by the Insured or the Costs to re perform any services;
  - b) The Costs to comply with any order for, grant of or agreement to provide injunctive or other non-monetary relief;
  - c) The Costs to design, upgrade, maintain, or improve a **Computer System** or **Computer Programs**, including correcting any deficiencies or problems;
  - d) Taxes
  - e) Compensatory Costs.
  - f) Consequential Loss.
  - g) Cash Back/Reward points
16. **Data** means any electronic information in a form readily usable by a **Computer Programs**. This shall include but not limited to images, documents, audio/video clips, software, programmes.
17. **Data Protection Legislation** means any Law or Regulation regulating the processing of personal information, including the Indian Data Privacy Act 2019, Indian Information Technology Act, 2000 and Information Technology, (reasonable security practices and procedures and sensitive personal Data or information) Rules, 2011 or any amendments or modifications thereof, from time to time or any similar legislation.

18. **Deductible** means the amount stated in the Policy Schedule that the Insurer deducts from the covered loss before effecting payment.  
If more than one **Deductible** is payable under this Policy for any one **Claim** or series of Claims arising from one Occurrence, the highest **Deductible** is the only **Deductible** payable by You.  
*Example: If a benefit claim has Rs.2000 deductible and claim amount is Rs.10000, then Rs.2000 towards first contribution of customer (deductible) has to be borne by the claimant and rest Rs.8000 (subject to the Sum Insured) be borne by Digit.*
19. **Defence Costs** means reasonable and necessary legal fees, Costs and expenses incurred by or on behalf of the Insured, with the prior written consent of the Insurer, in relation to the investigation, response, defence, appeal or settlement of a **Claim**, including the Costs of attachment or similar bonds, provided the Insurer shall have no obligation to furnish such bonds.
20. **Direct Financial Loss** shall mean the loss of **Funds** belonging to the Insured as a Consequence of the Insured being an innocent victim due to **Cybercrime**.
21. **Discovery Period** means the period commencing immediately after the expiry of the **Period of Insurance**, during which written notice may be given to the Insurer of a **Claim** arising from an insuring clause that has occurred prior to the expiry date of the **Period of Insurance** and only where Loss from such insuring clause is not partially nor wholly covered by any other insurance policy in force after the expiry date of the Policy.
22. **Email Spoofing:** means a forgery or a wrongful manipulation of an E-mail header so that the message appears to have originated from the actual source.
23. **Endorsement:** An authorized amendment to this Policy.
24. **E- wallet** is a mobile wallet or an app that allows users to connect their credit and debit cards, as well as bank accounts, to pay at checkout—both in-store and online—and send money to others.
25. **Financial Institution** means any bank or institution whose function or principle activities are regulated by the Indian financial regulatory bodies in the territories in which it operates.
26. **FIR** (First Information Report)- means the complaint filed by the Insured person and registered by the police Station within whose jurisdiction the alleged offence is committed/occurred.
27. **Funds** mean any cash, **Money** currency owned by the Insured or held by
- (i) A **Financial Institution**
  - (ii) A **Payment System Operator** in an Electronic form on behalf of the Insured.
28. **Hacking** is an attempt to exploit a **Computer System** or a private network inside a computer system. It is an unauthorised access to or control over computer network security systems for some illicit purpose.
29. **Harmful Publication:** Published information on the internet (including forums, blog postings, **Social Media** and any other websites) that undermines **Your** reputation such that the information is:
- (a) Defamatory—an allegation which is a false statement;
  - (b) Insulting—an offensive expression of contempt or invectiveness; or Unlawful disclosure of one's private life.
30. **Identity Theft:** means any fraudulent and **Unauthorized Access** to, usage, deletion or alteration of **Your Personal Data** stored in **Your Computer** by a **Third Party**.
31. **Insured's Computer System** means a **Computer System** the Insured leases, owns or operates and which is securely made available or accessible to the Insured for the sole purpose of storing and processing the Insured's **Data** and which is not accessible for the general public.
32. **Journalist:** A person employed by traditional news media or any professional medium or agency to regularly gather, process and disseminate news and information to serve the public interest.
33. **Limit of Liability/ Sum Insured** means the section wise amount stated in the Policy Schedule /, which is the maximum amount (regardless of the number and amount of claims made) for any one **Claim** and or in the aggregate for all claims under the respective section made by the Insured person under the Policy Schedule during any one Policy Period.
34. **Malware** means a Computer program received through SMS, File transfer, downloaded programs from internet or any other digital means by the **Insured's Computer System** maliciously designed to infiltrate and damage **Insured's Computer System** without Insured's consent
35. **Malware Intrusion:** an introduction of **Malware** into **Your Computer System** that results in alteration, corruption or destruction of **Your Data** or **Your** software



36. **Media Wrongful Act:** means, in the context of **Your** publication or broadcasting of any digital media content, any actual or alleged:
- defamation,
  - infringement of any intellectual property (excluding Patents and trade Secrets), misappropriation or theft of ideas or information or improper deep-linking or framing such as breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name;
  - invasion, infringement or interference with an individual's rights of privacy or publicity resulting from **Your** online media activities including media activities in social media, disclosure of private facts and commercial appropriation of name, persona or likeness;
- Resulting from and as a consequence of Cyber Crime.
37. **Money:** Any circulating medium of exchange, including but not limited to coins & paper money, any article or substance used as a medium of exchange, measure of wealth, or means of payment, such as cheques on demand or demand drafts.
38. **Near Field Communication (NFC):** **Near-Field-Communication (NFC)** is a short-range wireless technology that let NFC enabled devices communicate with each other. NFC-enabled devices must be either physically touching or within a few centimeters of each other for data transfer to occur.
39. **Occupation:** **Your** full-time or part-time gainful employment or any other work for pay or profit.
40. **Online Shopping** means buying a product or a service through internet, instead of going to a traditional physical store.
41. **Payment System Operator** is an entity authorized by the Reserve Bank of India to set up and operate in India under the Payment and Settlement Systems Act, 2007 or any similar legislations as amended from time to time.
42. **Period of Insurance / Policy Period :** means the period of time commencing on the Inception Date and terminating on the Expiration Date and Time shown in the Policy Schedule.
43. **Personal Data** shall mean any information or details such as bank details, photographs, name, location data etc. which are unique to an Individual and are stored in the Insured's Computer System.
44. **Pharming** means an online scam similar to **Phishing**, where a website's traffic is manipulated, and confidential information is stolen. In essence, it is the criminal act of producing a fake website and then redirecting users to it.
45. **Phishing** is the attempt to obtain sensitive information such as usernames/user ID, passwords, and Card details (and sometimes, indirectly, **Money**), often for malicious reasons, by masquerading as a trustworthy Entity in a written electronic communication.
46. **Post-reporting period** means the number of hours/days after the time of the financial loss / card loss was reported by the Insured person to the card issuer/ **Financial Institution**.
47. **Pre-reporting period** means the number of hours/days (not falling outside the Policy Period) before the time of the financial loss/Card loss was reported by the Insured person to the bank/ card issuer/ **Financial Institution** during which any loss incurred by the Insured will be covered.
48. **Privacy Breach and 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 confidential information transmitted, stored or otherwise processed on Insured's personal devices.
49. **Proposal** means the written application or **Proposal** or transcript for this Policy made by the Policyholder, including any document provided by the Policyholder in connection with such application or **Proposal** which shall be incorporated in and form the basis of this Policy.
50. **Regulator** means any official or public body with responsibility to enforce Data Privacy Regulation 2019 or Authority empowered to adjudicate the disputes/complaints, including but not limited to any Controller of Certifying Authorities, Deputy Controller of Certifying Authorities, Assistant Controller of Certifying Authorities, adjudicating officer, Cyber Appellate Tribunal, appointed or constituted under the Indian Information Technology Act, 2000 read with Information Technology (Reasonable security practices and procedures and sensitive **Personal Data** or information) Rules, 2011, or such other Regulator/adjudicating authority as may be designated/appointed, from time to time.
51. **Rest and Recuperation** mean taking time off from regular routine for rehabilitation purposes in



order to have a break from the stressful living conditions which arises due to **Your** incurred **Cyber Bullying/ Cyber Stalking/ Harassment**.

52. **Skimming** is a method used by identity thieves to capture information from a cardholder. Several approaches can be used by fraudsters to procure card information with the most advanced approach involving a small device called a skimmer.
53. **Smishing** is a portmanteau of "SMS" (short message services, better known as texting) and "Phishing." When cybercriminals "phish," they send fraudulent emails that seek to trick the recipient into opening a malware-laden attachment or clicking on a malicious link. **Smishing** simply uses text messages instead of email.
54. **Social Media** means any forms of electronic communication (as apps and web sites for social networking and microblogging) through which users create online communities to share information, ideas, personal messages, and other content (as videos)
55. **Third Party:** Any person or entity who deals at arm's length with You and which neither controls nor is controlled by You. **Third Party** shall not be:
  - a) Any person covered under this Policy; or
  - b) Any person or entity who is in an employer-employee relationship with You; or
  - c) Any member of **Your** Family (regardless residing with You or not) and/or their authorized representatives.
56. **Unauthorized Access or Use** means the improper access or use of the Insured's **Computer System** by an unauthorized person acting in an unauthorized manner
57. **Unauthorized /Fraudulent** means the transactions by someone else other than the Insured Person without his/her consent and/or impersonating the Insured Person.
58. **Vishing** is an attempt where fraudsters try to seek personal information like Customer ID, Net Banking password, ATM PIN, OTP, Card expiry date, CVV etc. through a phone call.
59. **Waiting Period** shall mean the number of consecutive days from the date of first inception of the Policy, during which You will not be entitled to any benefit under the policy as shown in the Policy Schedule. This shall not apply in case of renewals without break in.
60. **We/Us/Our/Insurer/ Company:** Go Digit General Insurance Limited
61. **You/Your/Yourself/Insured / Named Insured** means the Insured Person and/ or Insured Person's family that **We** insure as set out in the Policy Schedule.

## C. BENEFITS COVERED UNDER THE POLICY

### SECTION 1. UNAUTHORIZED ONLINE TRANSACTION COVER

*Digit Simplification: It is such an absolute comfort when all You need is few 'taps & clicks' to get Your favourite pair of shoes, order in food or pay monthly expenses. Unfortunately, some 'taps & clicks' can find their way into Your bank account/e-wallet or bank card without Your permission and can cost You much more! That said, it's good to know that Digit will secure You from such bad luck days.*

#### A. Insuring Clause

We will indemnify You for any financial loss as a result of theft of fund which is caused by an **Unauthorized/ Fraudulent** access to **Your**:

- a. **Bank Account** and/or
- b. **Credit/Debit Cards** and/or
- c. E-wallets

by a third-party for online transactions that are charged to any of the above mentioned 3 assets and such charges are not legally recoverable from any other sources.

We will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 1. Unauthorized Online Transaction Cover.

Please note that **We** will pay the **Claim** only if:

1. The covered event occurred on the internet during the **Period of Insurance** when You were within the Coverage Territory as mentioned in the Policy Schedule.
2. The bank/ **Financial Institution** is not reimbursing You for the fraudulent transactions and You have the evidence of the same.
3. E-wallet issuer must have a valid license/ certificate for e-wallet operation in India from Reserve Bank of India (RBI) or the relevant competent regulatory body.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

#### B. Inbuilt Covers

Here is the list of inbuilt covers provided under this Section. The amount of the limit set forth for each inbuilt cover under Section 1 - Unauthorized Online Transaction Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 1 - Unauthorized Online Transaction Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.

B1	<p><b>Near Field Communicator (NFC)</b></p> <p><i>Digit Simplification: NFC is a wireless technology device that can exchange data between two devices within distance of 4cm or less. On an unlucky day, an evil mind can use this technology to harm You! But don't worry, You have Our back!</i></p> <p>We will indemnify You for any financial loss caused by the purchases made by fraudulent <b>Third Party</b> over the <b>Near Field Communication (NFC)</b> Device without <b>Your</b> consent that are charged to <b>Your Credit/Debit Card</b> or <b>Bank Account</b> or E-wallets which unfortunately, are legally not recoverable from any other sources, provided that:</p> <ol style="list-style-type: none"> <li>a. This covered event occurred during the <b>Period of Insurance</b> when You were within the coverage territory (geographical area for which <b>Your</b> policy is valid) as mentioned in the Policy Schedule;</li> <li>b. You provide evidence that the bank/ <b>Financial Institution</b> is not reimbursing You for the fraudulent Near Field Communicator (NFC) transactions.</li> </ol>
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B2	<p><b>Sim Card Hacking and Deactivation</b></p> <p><i><b>Digit Simplification:</b> Sim Card Hacking also known as SIM Swap Attack, SIM Port Hacking or SIM Jacking happens when a hacker maliciously transfers Your mobile number over to their phone. This lets hacker get all Your calls &amp; messages on their phone instead of You getting them! Fortunately, We've got You covered for this!</i></p> <p>We will indemnify You for any financial loss arising out of any unauthorized transaction from <b>Your Credit/ Debit Card or Bank Account</b> or E – wallet due to Sim Card Hacking and / or its deactivation leading to <b>Unauthorized Access to Your Credit/Debit Card or Bank Account</b> or E – wallet, provided that:</p> <ol style="list-style-type: none"> <li>This covered event occurred during the <b>Period of Insurance</b> when You were within the coverage territory (geographical area for which <b>Your</b> policy is valid) as mentioned in the Policy Schedule.</li> <li>You provide evidence that the loss occurred due to fraudulent transaction is legally not recoverable from any other source.</li> </ol>
B3	<p><b>Change MSISDN linked to the E-wallet account or Banking app</b></p> <p><i><b>Digit Simplification:</b> MSISDN refers to Mobile Station International Subscriber Directory Number and is used to identify a phone number internationally. It includes country code &amp; area code. For example, in India, +91 and 011 (area code of New Delhi) will be one of the aspects of MSISDN of a Delhi resident's phone number. An evil mind can use it for all wrong reasons and Digit is here to make things right for You!</i></p> <p>We will indemnify for financial loss arising out of any unauthorized transaction from <b>Your Credit/ Debit Card or Bank Account</b> or E – wallet due to change in MSISDN linked to <b>Your E-wallet account or banking app</b> leading to <b>Unauthorized Access to Your Credit/ Debit Card or Bank Account</b> or E – wallet, provided that:</p> <ol style="list-style-type: none"> <li>This covered event occurred during the <b>Period of Insurance</b> when You were within the coverage territory (geographical area for which <b>Your</b> policy is valid) as mentioned in the Policy Schedule.</li> <li>You provide evidence that the loss occurred due to change in MSISDN linked to the E-wallet account or Banking App is legally not recoverable from any other source.</li> </ol>
B4	<p><b>Miscellaneous Charges</b></p> <p><i><b>Digit Simplification:</b> Sorting out any problem comes with an added cost. This covers Your expenses beyond Your financial loss.</i></p> <p>We will indemnify You for expenses incurred for postage and bank charges to resolve any dispute with bank and/or <b>Credit/Debit Card</b> and/or E-wallet provider/ <b>Financial Institution</b> related to the unauthorized online transaction / breach of payment, provided that:</p> <ol style="list-style-type: none"> <li><b>Claim</b> is admitted under Section 1 - Unauthorized Online Transactions Cover</li> <li>You provide evidence of charges and expenses incurred by You.</li> </ol>
B5	<p><b>Lost Wages/Income</b></p> <p><i><b>Digit Simplification:</b> We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p>We will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Unauthorized Online Transaction Cover- Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority to resolve any dispute with regard to Unauthorized Online Transaction or to amend / rectify records regarding <b>Your</b> true name or identity because of the Unauthorized Online Transactions, provided that:</p> <ol style="list-style-type: none"> <li><b>Claim</b> is admitted under Section 1-Unauthorized Online Transactions</li> </ol>

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|  | <ul style="list-style-type: none"> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ul> |
|--|--|

### C. Specific Condition Applicable to Section 1. Unauthorized Online Transaction Cover

***Digit Simplification: Some conditions must hold true for availing the benefit of this cover***

1. You lodge an **FIR** detailing the Unauthorized Online Transaction within timeframe as per Policy Schedule upon discovery of the breach/ loss by You. However, it should not exceed time frame as provided in the Policy Schedule from occurrence of breach/ loss.
2. You notify to the issuing bank and/or **Credit/Debit Card** and/or E-Wallet provider/ **Financial Institution** within timeframe as per Policy Schedule upon discovery of the breach/ loss by You. However, it should not exceed time frame as provided in the Policy Schedule from occurrence of breach/ loss;
3. The cover under this section shall be applicable only for the number of hours/days prior to reporting the loss (**Pre-reporting period**) and the number of hours/days post reporting of loss (**Post-reporting period**) as specifically mentioned in the Policy Schedule.  
***Simply put, there is a specific time duration from the reporting of loss, within which occurrence of fraudulent transaction will be considered under this cover.***

### D. Specific Exclusions Applicable to Section 1. Unauthorized Online Transaction Cover

***Digit Simplification: We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.***

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

1. Reimbursement by the bank/ e-wallet issuer/ **Financial Institution** or any other entity for the transaction.
2. Cash advances or cash withdrawn through an ATM or **Bank Account**, made through **Your** stolen **Credit/Debit Cards**.
3. Any loss of reward points, points or vouchers provided by bank/ e-wallet/ financial institution.

## SECTION 2 - UNAUTHORIZED PHYSICAL TRANSACTION COVER

***Digit Simplification: On an unlucky day, You might get an SMS that You have withdrawn Rs. XXXXX via Your debit card from an ATM but You actually didn't! We know that this can be really stressful and that's why We've got this cover to help You sail through this.***

### A. Insuring Clause

If You have opted for this section, **We** will indemnify You for any financial loss as a result of theft of fund which is caused by Unauthorized/ Fraudulent access to **Your Bank Account** and/or **Credit/Debit Cards** by a third-party for:

- a. Withdrawal of cash/**Money** from ATM and/or
- b. Purchases (including unauthorized purchases) via physical transaction

that are charged to **Your Credit/Debit Card** and/or **Bank Account** and such charges are not legally recoverable from any other sources.

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 2- Unauthorized Physical Transaction Cover.

Please note that **We** will pay the **Claim** only if:

- a. This covered event occurred through physical transaction during the **Period of Insurance** when You were within the Coverage Territory as mentioned in **Your** Policy Schedule.
- b. The bank/ **Financial Institution** is not reimbursing You for the fraudulent transactions and You have the evidence of the same.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

#### **B. Inbuilt Covers**

Here is the list of inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 2. Unauthorized Physical Transaction is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 2. Unauthorized Physical Transactions Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.

B1	<p><b>Miscellaneous Charges</b></p> <p><i><b>Digit Simplification:</b> Sorting out any problem comes with an added cost. This covers Your expenses beyond Your financial loss.</i></p> <p><b>We</b> will indemnify You for expenses incurred for postage and bank charges to resolve any dispute with bank and/or <b>Credit/Debit Card/ Financial Institution</b> related to the unauthorized physical transaction / breach of payment, provided that:</p> <ol style="list-style-type: none"> <li>a. <b>Claim</b> is admitted under Section 2 - Unauthorized Physical Transaction Cover.</li> <li>b. You provide evidence of charges and expenses incurred by You.</li> </ol>
B2	<p><b>Lost Wages/Income</b></p> <p><i><b>Digit Simplification:</b> We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p><b>We</b> will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Unauthorized Physical Transaction Cover- Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority to resolve any dispute with regard to Unauthorized Physical Transaction or to amend or rectify records regarding <b>Your</b> true name or identity because of the Unauthorized Physical Transactions, provided that:</p> <ol style="list-style-type: none"> <li>i. <b>Claim</b> is admitted under Section 2 -Unauthorized Physical Transactions Cover</li> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ol>

#### **C. Specific Conditions Applicable to Section 2- Unauthorized Physical Transaction Cover**

***Digit Simplification:** Some conditions must hold true for availing the benefit of this cover*

1. You lodge an **FIR** detailing the Unauthorized Physical Transaction within timeframe as per Policy Schedule upon discovery of the breach/ loss by You. However, it should not exceed time frame as provided in the Policy Schedule from occurrence of breach/ loss;
2. You notify to the issuing bank and/or **Credit/Debit Card / Financial Institution** within timeframe as per Policy Schedule upon discovery of the breach/ loss by You. However, it should not exceed time frame as provided in the Policy Schedule from occurrence of breach/ loss;

3. The cover under this section shall be applicable only for the number of hours/ days prior to reporting the loss (**Pre-reporting period**) and the number of hours/ days post reporting of loss (**Post-reporting period**) as specifically mentioned in the Policy Schedule.

*Simply put, there is a specific time duration from the reporting of loss, within which occurrence of fraudulent transaction will be considered under this cover.*

#### D. Specific Exclusions Applicable to Section 2- Unauthorized Physical Transactions Cover

*Digit Simplification: We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.*

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

1. Reimbursement by the bank/ wallet issuer/ **Financial Institution** or any other entity for the transaction.
2. Cash withdrawn through an ATM or **Bank Account** made through **Your** physically lost /stolen **Credit/Debit Cards** or cheque book or bank passbook.
3. Any loss due to Unauthorized Online Transaction.

### SECTION 3. SOCIAL ENGINEERING FINANCIAL FRAUD COVER

*Digit Simplification: Cyber-criminals use all sorts of techniques like- creating fake website, a fake call pretending to be calling from a trusted source, an SMS with malware link etc. to steal Your confidential information like- bank account/card details, OTP, user ids and/or passwords, leading to unfortunate money and data loss. We've got Your back in such tough times!*

#### A. Insuring Clause

If You have opted for this Section, **We** will indemnify You for financial losses which was caused by fraudulent acts like **Phishing, Email Spoofing, Vishing, Skimming, Smishing and Pharming.**

*Definitions of these fraudulent acts are provided in this document. Let's try to understand these with a set of examples with possible scenario of every act:*

Fraudulent Act Type	Channel	How You may across this fraud
<b>Phishing</b>	Email, text message	You get an email from an unfamiliar sender asking You to share <b>Your</b> bank details because You've won Rs. 1 crore lottery! Unless You've bought a lottery ticket and are able to identify the email sender/source, avoid clicking on any links or replying with the asked information on such mails.
<b>Email Spoofing</b>	Email	You get an email from a seemingly well-known website and it asks You to share <b>Your</b> debit card details- PIN, CVV, Number etc. Most likely it is a spoofed email and should not be clicked or replied to.
<b>Vishing</b>	Phone call	You get a phone call from a customer support executive of a trustworthy or familiar company who asks You about an OTP number which You just received. Under normal circumstances, no company representative can ask You about OTP or other confidential information.
<b>Skimming</b>	Debit/Credit Card	This happens via 'skimmers'- a hidden card reader device which looks like a normal card insertion point in an ATM machine, to an untrained eye. If You insert <b>Your</b> card in skimmer, <b>Your</b> card details will be leaked to the cyber-thief.



<b>Smishing</b>	SMS/Text message	You get an SMS mentioning that You have a chance at winning a free Europe tour. It requires You to click on a link. If You are not sure about the sender of this SMS and You are unable to verify it, do not interact with the message.
<b>Pharming</b>	Websites	If You are about to pay online for a product/service and the payment page redirects You to multiple, strange and unfamiliar page, then it is most likely a fake website which is intended to take <b>Your</b> confidential payment information

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 3. Social Engineering Financial Fraud.

Maximum **Claim** amount payable under the respective fraudulent means will be limited to the sub-limit as mentioned in the Policy Schedule.

Please note that **We** will be liable to pay the **Claim** only if:

- a. This covered event occurred on the internet during the **Period of Insurance** when You were within the Coverage Territory as mentioned on the Policy Schedule;
- b. In event of occurring of a covered event the answerability is on You to prove and establish that You had every reason to expect such email, call/ SMS and You had the requirement to make payment / provide **Your** sensitive details against same.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

#### **B. Specific Condition Applicable to Section 3. Social Engineering Financial Fraud Cover**

***Digit Simplification: Some conditions must hold true for availing the benefit of this cover***

1. You lodge a **FIR** detailing the loss within timeframe as per Policy Schedule upon discovery of the loss by You. However, it should not exceed time frame as provided in the Policy Schedule from occurrence of the loss.
2. You notify to the issuing bank and/or **Credit/Debit Card** and/or E-Wallet provider/ **Financial Institution** within timeframe as per Policy Schedule upon discovery of the breach/ loss by You. However, it should not exceed time frame as provided in the Policy Schedule from occurrence of the loss;
3. The cover under this section shall be applicable only for the number of hours / days prior to reporting the loss (**Pre-reporting period**) and the number of hours/ days post reporting of loss (**Post-reporting period**) as specifically mentioned in the Policy Schedule.

***Simply put, there is a specific time duration from the reporting of loss, within which occurrence of fraudulent transaction will be considered under this cover.***

#### **C. Specific Exclusions Applicable to Section 3- Social Engineering Financial Fraud Cover:**

***Digit Simplification: We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for:***

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

1. Any Illegal transactions, for example- bribes, commissions or illegal gratifications
2. **Phishing** resulting in revelation of personal information including passwords.
3. Any payments or charges towards lottery, unexpected bequeath of wealth, or any other similar unsolicited promises or dishonest incentives.



**SECTION 4 - CYBER IDENTITY THEFT COVER**

***Digit Simplification: Technology in wrong hands is a curse. Some cyber-criminals can misuse Your name in their Criminal Act.***

**A. Insuring Clause**

If You have opted for this section, **We** will indemnify for applicable **Defence Costs** which were incurred as a result of any **Claim** by an **Affected person** or an entity for legal liability that directly results from **Your Identity Theft** during a Cyber-crime. In cyber identity theft, the hacker is involved in **Unauthorized/ Fraudulent access** to, usage, deletion or alteration of **Your Personal Data** stored in **Your Computer** by a **Third Party**.

**We** will also bear the costs required to rectify records regarding **Your** true name or identity, including but not limited:

- a. To notarize affidavits for **Financial Institutions** or credit bureau agencies to restore **Your** bank accounts and credit rating;
- b. To re-submit loan applications which were declined solely because the lender received incorrect credit information,

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 4. Cyber Identity Theft Cover.

Please note that **We** will pay the **Claim** only if:

- a. This covered event occurred on the internet during the **Period of Insurance** when You were within the Coverage Territory as mentioned in **Your** Policy Schedule.
- b. All losses resulting from the same, continuous, related or repeated acts shall be treated as arising out of a single **Identity Theft** occurrence.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

**B. Inbuilt Covers**

Here is the list of inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 4. Cyber Identity Theft Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 4. Cyber Identity Theft Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.

B1	<p><b>Miscellaneous Charges</b></p> <p><b><i>Digit Simplification: Sorting out any problem comes with an added cost. This covers Your expenses beyond Your financial loss.</i></b></p> <p><b>We</b> will indemnify You for expenses incurred for postage and bank charges to resolve any dispute any dispute related to Cyber Identity Theft.</p> <p>Provided that:</p> <ol style="list-style-type: none"> <li>a. <b>Claim</b> is admitted under Section 4. Cyber Identity Theft Cover</li> <li>b. You provide evidence of Charges and Expenses incurred by You.</li> </ol>
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B2	<p><b>Lost Wages/Income</b></p> <p><i><b>Digit Simplification:</b> We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p>We will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Cyber Identity Theft Cover- Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority or to amend / rectify records as a result of Cyber Identity Theft, provided that:</p> <ol style="list-style-type: none"> <li>i. <b>Claim</b> is admitted under Section 4- Cyber Identity Theft Cover</li> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ol>
B3	<p><b>Psychologist Counselling</b></p> <p><i><b>Digit Simplification:</b> Because mental health is as important as physical and financial health.</i></p> <p>We will indemnify You for costs of face-to-face consultation with a Psychologist or an accredited Psychiatrist, if You become a victim of <b>Identity Theft</b> which disturbs <b>Your</b> mental well-being. The scope of consultation can be considered for:</p> <ol style="list-style-type: none"> <li>a. Post-traumatic stress disorder</li> <li>b. Suicidal tendencies</li> <li>c. Self-harm</li> <li>d. Depression</li> <li>e. Anxiety disorder</li> <li>f. Insomnia</li> <li>g. Eating disorder</li> </ol> <p>or similar serious medical condition that makes consultation needed to prevent, diagnose, or treat a psychological illness, injury, condition, disease, or its symptoms and that meet accepted standards of psychiatry, provided that <b>Claim</b> is admitted under Section 4-Cyber Identity Theft Cover.</p>

#### C. Specific Condition Applicable to Section 4- Cyber Identity Theft Cover

***Digit Simplification:** Some conditions must hold true for availing the benefit of this cover*

1. You lodge a **FIR** detailing the **Identity Theft** within timeframe as per Policy Schedule upon discovery of **Identity Theft** by You. However, it should not exceed timeframe as provided in the Policy Schedule from occurrence of **Identity Theft**;
2. You notify to **Your** bank or Credit / Debit Card issuer(s)/ **Financial Institution** of the **Identity Theft** within timeframe as per Policy Schedule upon discovery of the **Identity Theft** by You (if applicable). However, it should not exceed time frame as provided in the Policy Schedule from occurrence of **Identity Theft**.

#### D. Specific Exclusions Applicable to Section 4 -Cyber Identity Theft Cover

***Digit Simplification:** We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for*

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section We will not be liable to pay any **Claim** in following cases too:

1. Expenses incurred (example: loan application fees, etc.) during timeframe as per **Policy Schedule** after the expiry of the cover.
2. Any outstanding amount payable to the creditor/ **Financial Institution** due to **Identity Theft**.
3. Any **Direct Financial Loss** caused to the **Insured**.

## SECTION 5 - CYBER EXTORTION COVER

***Digit Simplification:*** *Cyber-criminals can go to any extent- as far as asking for money by threatening the safety of Your information or device. Since no one deserves to go through such a trauma, We are here to help You.*

### A. Insuring Clause

If You have opted for this Section, **We** will indemnify You for financial loss suffered by You solely and directly as a result of **Cyber Extortion Threat** which first occurred during the Policy Period.

**We** will pay the **Claim** under this cover, only if You:

- a. Keep the terms and conditions of this Cover confidential, unless disclosure to law enforcement authorities is required
- b. Take all reasonable steps to notify and cooperate with the appropriate law enforcement authorities
- c. Take all reasonable steps (including the involvement of a security consultant with the Insurer's prior written consent), to effectively mitigate the **Cyber Extortion Loss**.

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 5. Cyber Extortion Cover.

All this, provided that,

1. This covered event occurred on the internet during the **Period of Insurance** when You were within the Coverage Territory, as mentioned on the Policy Schedule.
2. You shall allow **Us** (or **Our** nominated representatives) to notify the police or other responsible law enforcement authorities of any Extortion Threat.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

### B. Inbuilt Covers

Here is the inbuilt cover provided under this section. The amount of the limit set forth for each inbuilt cover under Section 5. Cyber Extortion Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 5. Cyber Extortion Cover.

The terms and conditions for the inbuilt cover is as mentioned below.

B1	<p><b>Lost Wages/Income</b></p> <p><b><i>Digit Simplification:</i></b> <i>We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p><b>We</b> will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Cyber Extortion Cover- Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority or to amend / rectify records as a result of Cyber Extortion, provided that:</p> <ol style="list-style-type: none"> <li>i. <b>Claim</b> is admitted under Section 5-Cyber Extortion Cover</li> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ol>
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### C. Specific Condition Applicable to Section 5. Cyber Extortion Cover

***Digit Simplification:*** *Some conditions must hold true for availing the benefit of this cover*

1. From the time of receiving the extortion threat, You lodge an **FIR** within timeframe as per specified in **Your** Policy Schedule.

#### **D. Specific Exclusions Applicable to Section 5. Cyber Extortion Cover**

***Digit Simplification:** We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.*

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

- a. Initial Coverage **Waiting Period** : Loss that occurs within timeframe as per schedule of the inception date of this insurance cover.
- b. Any **Claim** or legitimate demand or even confiscation of the assets by bonafide governmental or judicial authority.

### **SECTION 6 - CYBER REPUTATION DAMAGE COVER**

***Digit Simplification:** Rome wasn't built in a day and neither did Your reputation. When online space gets unfair to You, this cover will take care of Your wallet and mental health while You fight tough battles.*

#### **A. Insuring Clause**

If You have opted for this cover and You face a scenario where You had to suffer a personal reputation damage caused by a **Third Party** on the internet via a **Harmful Publication**, whether in the form of videos, photographs or published statements, then **We** will cover for the costs incurred by You for the services of an IT specialist to remove such **Harmful Publication** from the internet.

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 6. Cyber Reputation Damage Cover.

Please note that **We** will pay the **Claim** only if:

- a. This covered event occurred on the internet during the **Period of Insurance** when You were within the coverage territory as mentioned on the Policy Schedule.
- b. Damage to personal reputation must be clearly established.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

#### **B. Inbuilt Covers**

Here is the list of inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 6. Cyber Reputation Damage Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 6. Cyber Reputation Damage Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.

B1	<p><b>Lost Wages/Income</b></p> <p><i><b>Digit Simplification:</b> We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p>We will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Cyber Reputation Damage Cover - Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority or to amend / rectify records as a result of Cyber Reputation Damage, provided that:</p> <ol style="list-style-type: none"> <li>i. <b>Claim</b> is admitted under Section 6- Cyber Reputation Damage Cover</li> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ol>
B2	<p><b>Psychologist Counselling</b></p> <p><i><b>Digit Simplification:</b> Because mental health is as important as physical and financial health.</i></p> <p>We will indemnify You for costs of face-to-face consultation with a Psychologist or an accredited Psychiatrist, if You become a victim of cyber reputation which disturbs <b>Your</b> mental well-being. The scope of consultation can be considered for:</p> <ol style="list-style-type: none"> <li>a. Post-traumatic stress disorder</li> <li>b. Suicidal tendencies</li> <li>c. Self-harm</li> <li>d. Depression</li> <li>e. Anxiety disorder</li> <li>f. Insomnia</li> <li>g. Eating disorder</li> </ol> <p>or similar serious medical condition that makes consultation needed to prevent, diagnose, or treat a psychological illness, injury, condition, disease, or its symptoms and that meet accepted standards of psychiatry, provided that <b>Claim</b> is admitted under Section 6- Cyber Reputation Damage Cover</p>

### C. Specific Conditions Applicable to Section 6. Cyber Reputation Damage Cover

***Digit Simplification:** Some conditions must hold true for availing the benefit of this cover*

1. You lodge an **FIR** within timeframe as per Policy Schedule upon discovering the **Harmful Publication**, giving details of the contents and specific internet sites where the **Harmful Publication** is published. However, the timeframe of publishing date/time of **Harmful Publication** and **FIR** should not exceed time frame as provided in the Policy Schedule.

### D. Specific Exclusions Applicable to Section 6. Cyber Reputation Damage Cover

***Digit Simplification:** We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.*

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

1. **Initial Coverage Waiting Period:** Loss that occurs within timeframe as per schedule of the start date of this insurance cover.
2. **Harmful Publication** on any non-digital media, example. in print, radio and television broadcast
3. Damage caused by a **Journalist**.
4. Any legal proceedings (pending or settled) with a **Third Party** prior to the commencement of this cover.

**SECTION 7. MALWARE PROTECTION COVER**

*Digit Simplification: When luck is not on Our side, We might just discover that Our laptop has been attacked by a malware which might lead to huge data loss. This cover protects You from bad surprises!*

**A. Insuring Clause**

If You have opted for this Section, **We** will indemnify You for the costs incurred by You for the services of an IT specialist to restore **Your** lost **Data** or clean **Your Computer System** (including **Your** phone, laptop, tablet etc.) from **Malware** that altered, corrupted or destroyed **Data** in **Your** computer system.

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 7. Malware Protection Cover.

Please note that **We** will pay the **Claim** only if:

- a. This covered event occurred on the internet during the **Period of Insurance** when You were within the coverage territory as mentioned on the Policy Schedule.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

**B. Inbuilt Covers**

Here is the list of inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 7. Malware Protection Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 7. Malware Protection Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.

B1	<p><b>Lost Wages/Income</b></p> <p><i>Digit Simplification: We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p><b>We</b> will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Malware Protection Cover - Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority or to amend / rectify records as a result of <b>Malware Intrusion</b>, provided that:</p> <ol style="list-style-type: none"> <li>i. <b>Claim</b> is admitted under Section 7- Malware Protection Cover</li> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ol>
B2	<p><b>Bricking Costs</b></p> <p><i>Digit Simplification: Technical problems require technical solutions, and this covers for the cost of such solutions.</i></p> <p><b>We</b> will indemnify You for cost for repair or replacement of hardware of <b>Your Computer System</b> infected by the <b>Malware</b> in a scenario of a <b>Cybercrime</b>. <b>We</b> will also cover the cost of removal of malicious software, provided that the <b>Claim</b> is admitted under <b>Section 7. Malware Protection Cover</b></p>

**C. Specific Conditions Applicable to Section 7. Malware Protection Cover**

*Digit Simplification: Some conditions must hold true for availing the benefit of this cover*

1. You lodge a **FIR** within timeframe as per Policy Schedule upon discovering the **Malware Intrusion**. However, it should not exceed timeframe as provided in the Policy Schedule from occurrence of **Malware Intrusion**.

**SECTION 8. CYBER BULLYING COVER**

*Digit Simplification: If online activities of an individual or a group of individuals bother You repeatedly, then it is Digit's battle too! It is worth fighting for and this cover acts as a shield to protect Your privacy, mental health and overhead expenses.*

**A. Insuring Clause**

If You have opted for this cover and unfortunately, You find Yourself in a scenario of **Cyber Bullying** which may include occurrence of the following instances triggered by a **Third Party** against You repeatedly and over a period of time on internet:

- a. Posting rumours
- b. Sexual remarks
- c. Threats to disclose personal information
- d. Pejorative or disrespectful remarks
- e. Trolling
- f. **Cyber Stalking**

then **We** will indemnify applicable costs incurred by You for prosecution of a criminal case against **Third Party** under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for **Cyber Stalking / Mobbing/ Bullying/ Harassing You**.

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 8. **Cyber Bullying** Cover.

Please note that **We** will pay the **Claim** only if:

- a. This covered event occurred on the internet during the **Period of Insurance** when You were within the coverage territory as mentioned on the Policy Schedule.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

**B. Inbuilt Covers**

Here is the list of inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 8. **Cyber Bullying** Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 8. **Cyber Bullying** Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.



B1	<p><b>Lost Wages/Income</b></p> <p><i>Digit Simplification: We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p><b>We</b> will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under '<b>Cyber Bullying</b> Cover - Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority or to amend / rectify records as a result of <b>Cyber Bullying</b>, provided that:</p> <ol style="list-style-type: none"> <li>i. <b>Claim</b> is admitted under Section 8- <b>Cyber Bullying</b> Cover</li> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ol>
B2	<p><b>Psychologist Counselling</b></p> <p><i>Digit Simplification: Because mental health is as important as physical and financial health.</i></p> <p><b>We</b> will indemnify You for costs of face-to-face consultation with a Psychologist or an accredited Psychiatrist, if You become a victim of <b>Cyber Bullying</b> which disturbs <b>Your</b> mental well-being. The scope of consultation can be considered for:</p> <ol style="list-style-type: none"> <li>a. Post-traumatic stress disorder</li> <li>b. Suicidal tendencies</li> <li>c. Self-harm</li> <li>d. Depression</li> <li>e. Anxiety disorder</li> <li>f. Insomnia</li> <li>g. Eating disorder</li> </ol> <p>or similar serious medical condition that makes consultation needed to prevent, diagnose, or treat a psychological illness, injury, condition, disease, or its symptoms and that meet accepted standards of psychiatry, provided that <b>Claim</b> is admitted under Section 8- <b>Cyber Bullying</b> Cover.</p>
B3	<p><b>Rest And Rehabilitation Expenses</b></p> <p><i>Digit Simplification: When difficult times makes You restless, it is important to just stop...and breathe for a while! And We understand this 😊</i></p> <p>As You cope with the stressful days following <b>Cyber Bullying</b> instances, <b>We</b> will indemnify You for any related <b>Rest and Recuperation</b> expenses, as prescribed by a physician or psychologist.</p> <p>For this cover Rest and Recuperation Expenses shall include cost of travel ticket in the lowest fare, economy class, by the cheapest and most direct route from <b>Your</b> residence to the designated <b>Rest and Recuperation</b> destination.</p> <p>Provided that:</p> <ol style="list-style-type: none"> <li>1. <b>Claim</b> is admitted under Section 8. <b>Cyber Bullying</b>.</li> </ol>

B4	<p><b>Temporary Relocation Expenses</b></p> <p><i>Digit Simplification: When things get messy inside Your head, moving away from home for a while can sort everything out and We understand this. Hence, this cover 😊</i></p> <p>We will indemnify You for expenses incurred on <b>Your</b> related temporary relocation, as duly prescribed by a physician or psychologist.</p> <p>For this cover Temporary Relocation Expenses shall include the cost incurred by You on <b>Your</b> meals and lodging when You temporary relocate to any other location, other than <b>Your</b> residence premises. In case the victim is a student, then cost incurred on temporary private tutoring for the student will also be covered.</p> <p>Provided that:</p> <ol style="list-style-type: none"> <li>1. <b>Claim</b> is admitted under Section 8. <b>Cyber Bullying</b>.</li> </ol>
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#### C. Specific Conditions Applicable to Section 8. Cyber Bullying Cover

*Digit Simplification: Some conditions must hold true for availing the benefit of this cover*

1. You lodge a **FIR** within timeframe as per **Your** Policy Schedule upon occurrence of **Cyber Stalking/ Bullying/ Harassment** detailing the perpetrators. In event of victim being a minor, a **FIR** following a psychological consultation or a written complaint to the school authorities should be made.

#### D. Specific Exclusions Applicable to Section 8. Cyber Bullying Cover

*Digit Simplification: We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.*

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

1. Initial **Waiting Period** : Loss that occurs within timeframe as per schedule of the inception date of this insurance cover.
2. Bullying/ Harassment/ Stalking by any non-digital media (example- print, radio or television broadcast).
3. Any act of government or authority putting You under surveillance or monitoring.
4. Any disciplinary act or related disciplinary action initiated by authorities against You at workplace, clubs, social forums or school.
5. Any legal proceedings (pending or settled) with a **Third Party** prior to the commencement of this cover.

### SECTION 9- PRIVACY BREACH AND DATA BREACH COVER

*Digit Simplification: Defending what is rightfully Yours is worth a battle but it can injure Your wallet badly. Hence, this cover takes care of the legal charges for pursuing the relevant court cases.*

#### A. Insuring Clause

If You have opted for this Section and You face a scenario where You suffer damage to **Your** Privacy and/or **Data** arising directly due to Breach by **Third Party** on the internet, then **We** will indemnify You for:

- a. Legal fees incurred by You for a **Claim** for **Damages** lodged by You against a **Third Party** for Privacy Breach and/or Data Breach.
- b. **Damages** and reasonable **Defence Costs** incurred by You as a result of a Third-party **Claim** for Privacy Breach and/or Data Breach

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 9. Privacy Breach and Data Breach Cover.

Please note that **We** will pay the **Claim** only if:

- a. **Third Party** has communicated in writing to You or has acknowledged publicly by electronic or print media the occurrence of a Privacy Breach or a Data Breach of You.
- b. This Covered Event occurred on the internet during the **Period of Insurance** when You were within the Coverage Territory as mentioned on the Policy Schedule;

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

#### B. Inbuilt Covers

Here is the list of inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 9. Privacy Breach and Data Breach Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 9. Privacy Breach and Data Breach Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.

B1	<p><b>Lost Wages/Income</b></p> <p><i><b>Digit Simplification:</b> We don't want to leave any opportunity to help You get hold of Your finances which is why, We will cover for Your lost income/wages.</i></p> <p><b>We</b> will indemnify You for unavoidable loss in <b>Your</b> income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Privacy Breach and Data Breach Cover - Lost Wages/ Income' on the Policy Schedule for meeting with the relevant organizations and authority or to amend / rectify records as a result of Privacy Breach and/ or Data Breach, provided that:</p> <ol style="list-style-type: none"> <li>i. <b>Claim</b> is admitted under Section 9- Privacy Breach and Data Breach Cover</li> <li>ii. You provide evidence of lost wages/income.</li> <li>iii. Taking time off where there is no loss of wages/income will not be considered for <b>Claim</b>.</li> <li>iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year</li> </ol>
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#### C. Specific Conditions Applicable to Section 9. Privacy Breach and Data Breach Cover

***Digit Simplification:** Some conditions must hold true for availing the benefit of this cover*

1. You lodge a **FIR** within timeframe as per Policy Schedule detailing Privacy Breach and Data Breach by **Third Party**.

#### SECTION 10. CYBER MEDIA LIABILITY COVER

***Digit Simplification:** Sometimes Our fundamental right to freedom of expression can lead to an unintentional damage to another party. Hence this cover in Your defence!*

##### A. Insuring Clause

If You have opted for this Section, **We** will indemnify You for the following:

1. For **Defence Costs** and **Damages**, arising from a **Claim** first made against You by a **Third Party** for a **Media Wrongful Act**.
2. For the Legal Costs incurred for prosecution of a criminal case filed against a **Third Party** Under The Information Technology Act 2000 (No 21 of 2000), and or any other

applicable law prevalent in India including the relevant provisions of Indian Penal code for the **Media Wrongful Act**.

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 10. Cyber Media Liability Cover.

Please note that **We** will pay the **Claim** only if:

- a. This Covered Event occurred on the internet during the **Period of Insurance** when You were within the Coverage Territory as mentioned on the Policy Schedule;

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

#### B. Inbuilt Cover

Here is the list of inbuilt covers provided under this section. The amount of the limit set forth for each inbuilt cover under Section 10. Cyber Media Liability Cover is mentioned in **Your** Policy Schedule, as per applicable terms. These limits are within the **Limit of Liability** opted under Section 10. Cyber Media Liability Cover.

The terms and conditions for each of the inbuilt covers are as mentioned below.

B1	<p><b>Miscellaneous Charges</b></p> <p><i><b>Digit Simplification:</b> Sorting out any problem comes with an added cost. This covers Your expenses beyond Your financial loss.</i></p> <p><b>We</b> will indemnify You for expenses incurred for postage and bank charges to resolve any dispute any dispute related to Cyber Media Liability.</p> <p>Provided that:</p> <ol style="list-style-type: none"> <li>a. <b>Claim</b> is admitted under Section 10. Cyber Media Liability Cover</li> <li>b. You provide evidence of Charges and Expenses incurred by You.</li> </ol>
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#### C. Specific Condition Applicable to Section 10. Cyber Media Liability Cover

***Digit Simplification:** Some conditions must hold true for availing the benefit of this cover*

1. You lodge a **FIR** within timeframe as per Policy Schedule detailing **Media Wrongful Act**.

#### D. Specific Exclusions Applicable to Section 10. Cyber Media Liability Cover

***Digit Simplification:** We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.*

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

1. Initial **Waiting Period** : Loss that occurs within timeframe as per schedule of the inception date of this insurance cover.

### SECTION 11. LEGAL PROTECTION COVER

***Digit Simplification:** For situations where the judgement of the outside world puts You in a wrong or unfair position, Your defence lies in Your own policy!*

#### A. Insuring Clause

If You have opted for this Section, **We** will indemnify You for necessary legal costs for pursuing and defending legal actions, if You have a legal dispute over any of the **Covered Events** (based on the Sections as opted by You) under this Policy.

This section will provide coverage for:

- a) Professional Legal Advice sought by You based on the laws of India.
- b) Legal Costs for
  - i. Pursuing or defending any legal actions against or by the **Third Party**
  - ii. Removing any criminal or civil judgments wrongly entered against You; or
  - iii. Challenging the accuracy or completeness of any information in a credit report.

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 11. Legal Protection Cover.

All this, provided that:

1. The covered event occurred on during the **Period of Insurance**;
2. **Our** prior written consent must be obtained before any costs are incurred (which shall not be unreasonably withheld or delayed);
3. The legal action pursued / defended is within the jurisdiction of the Indian courts as per schedule.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

#### **B. Specific Exclusions Applicable to Section 11- Legal Protection Cover**

***Digit Simplification: We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.***

In addition to the General Exclusions which apply to all the covers of this policy, for this specific section **We** will not be liable to pay any **Claim** in following cases too:

1. any costs of pursuing and defending legal actions already covered under the respective sections of the policy.

#### **SECTION 12. ONLINE SHOPPING FRAUD COVER**

***Digit Simplification: This covers for a bad shopping day due to malicious activity of a cyber-criminal which either harms Our wallet or shopped items.***

##### **A. Insuring Clause**

If You have opted for this Section, **We** will indemnify You for any financial loss incurred by You directly due to below listed frauds while shopping online and such **Online Shopping** expenses are legally not recoverable from any other sources:

- a. Payment made by You (for the **Online Shopping**), but amount not received by the seller due to cyber crime
- b. Goods ordered by You from the **Online Shopping**, but not delivered to You due to cyber crime

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 12. Online Shopping Fraud Cover.

All this, provided that:

1. This covered event occurred on the internet during the **Period of Insurance** when You were within the Coverage Territory as mentioned on the Policy Schedule;

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

**B. Specific Condition Applicable to Section 12. Online Shopping Fraud Cover**

***Digit Simplification:*** *Some conditions must hold true for availing the benefit of this cover*

1. You lodge an **FIR** detailing the Online Shopping Fraud within timeframe as per Policy Schedule upon discovery of the Online Shopping Fraud by You. However, it should not exceed time frame as provided in the Policy Schedule from occurrence of Online Shopping Fraud.

**C. Specific Exclusions Applicable to Section 12- Online Shopping Fraud**

***Digit Simplification:*** *We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.*

In addition to the General Exclusions, **We** will not be liable to pay any **Claim** in respect of the following cases too:

1. Any **Online Shopping** done on a Banned or illegal Website.
2. Any **Online Shopping** done on an unsecured or unencrypted payment gateway.
3. Any **Online Shopping** done for any illegal purchases.

**SECTION 13. EMI COVER**

***Digit Simplification:*** *We cover for Your expected liabilities, for example- loan, in the event of unexpected liabilities. So, smile with this asset 😊*

**A. Insuring Clause**

If You have opted for this Section and face a scenario where You lose **Your** job due to any covered event (based on the Sections as opted by You) under the policy during the Policy Period, **We** will pay the amount corresponding to **Your** contribution in the EMI Amount falling due in respect of a Loan taken from an authorized **Financial Institution** in which You are an applicant,

**We** will pay maximum up to the **Sum Insured** mentioned in **Your** Policy Schedule against Section 13. EMI Cover.

All this, provided that:

- a. **We** will pay maximum number of the EMI as opted by You and mentioned on the Policy Schedule or till the reinstatement of **Your** employment.
- b. You provide evidence that You lost **Your** job due to Cyber Fraud covered under this policy during the Policy Period, where You are an innocent victim.

This cover is subject to the **Limit of Liability** mentioned in Policy Schedule, terms, conditions, warranties, exclusions, and **Deductible** of this Policy.

**B. Specific Exclusions Applicable to Section 13 EMI Cover:**

***Digit Simplification:*** *We believe in being transparent with You with no hidden terms and conditions. So, here's what this section does not cover You for.*

In addition to the General Exclusions, **We** will not be liable to pay any **Claim** in respect of following scenarios too:

- a. Any voluntary un-employment.
- b. Unemployment arising within the first 90 days of inception of the **Policy Period**, unless specifically agreed otherwise by **Us**.

**D. GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**

***Digit Simplification:*** *This is the fine print, We believe You should definitely read. To know what You're getting and not getting, pay close attention to the General Exclusions and Conditions*

**We** will not be liable under this Policy for claims directly or indirectly caused by or arising from:

1. **Your** failure to take due care and precaution to safeguard **Your** Personal Information, Bank Accounts and/or **Credit/Debit Cards** information and internet communication.
2. Any damage to or destruction of any tangible property, including loss of use thereof.
3. Deliberate, criminal, fraudulent, dishonest, illegal, or malicious acts or failure to act by You or intentional or knowing violation of any duty, obligation, contract, law or regulation by You.
4. Facts or circumstances existing prior to the commencement of this cover, which You knew or ought to have reasonably known to be facts or circumstances likely to give rise to a **Claim**.
5. Any legal proceedings which commenced prior to inception of this Policy
6. **Your** business activities (including but not limited to e-trading and blogging where You receive remuneration or benefits in any form), **Occupation** or political affiliations.
7. **Trading**: Any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, cryptocurrencies/ digital currency/ virtual currency and the like.
8. **Contractual Liability**: 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.
9. **Intellectual Property Rights**: Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses, or any other form of intellectual property.
10. **Outrage / Disturbance Loss**: Failure or interruption of access to a Third-Party infrastructure or service provider, including power, telecommunications, internet service, satellite, cable, electricity, gas, water, or other utility service providers, caused by whatsoever reason.
11. **Commercial, Political, Union or Religious Activities**: Any kind of losses in connection to commercial, political, or union activities, the exercise of a religious function/office and/or the membership in any club/association that is salaried and/or not for leisure.
12. **Immoral/Obscene Services**: Any losses in connection with racist, extremist, pornographic or other immoral/obscene services, statements or representations provided made or committed by the **Insured**.
13. Any loss or damage attributable to rendering or non-rendering of professional services
14. **Sharing/Divulging user id / login name and password**- Any sharing of user id /login name/ password leading to loss of **Money/Data**. Any act of error and commission by **Insured** causing over payment or transfer to a wrong bank account not intended to.
15. Loss of reputation/ goodwill
16. Loss that is directly or indirectly and intentionally created or endorsed by You
17. Any unexplained loss or mysterious disappearance.
18. Any loss or damage caused by the order of any government authority.
19. Any loss or damage already reimbursed by bank/ **Financial Institution** or any other entity.
20. Consequential loss or damage of any kind including loss suffered by any **Third Party**.
21. Matters uninsurable under law
22. Any **Claim** in connection with the ownership, driving or use of a motor vehicle.
23. Fees and costs incurred before acceptance of a **Claim**.
24. Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency or any virtual or digital currency
25. Any **Claim** reported to **Us** after the timeframe as mentioned in the Policy Schedule from the occurrence of the Covered Event.
26. War, Terrorism  
Any actual, threatened or feared act of:
  - i. War, invasion, act of foreign enemy, hostile operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion, military or usurped power or martial law, or
  - ii. Violence or other intended harm to human life or health or to property for political, religious or other ideological reason and for the purposes of intimidating, coercing or



harming, in part or in whole, any government, population or segment of economy, except to the extent exclusively carried out through an actual **Cybercrime**.

27. Any losses or liabilities connected with any inherent product defect/wear and tear
28. Any distribution of unrequested correspondence or communications (whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing.
29. Fines or financial penalties, punitive, exemplary, liquidated, aggravated or multiple **Damages** whether imposed through a court of law, legislation or under a contractual arrangement or otherwise.
30. Sanctions and Limitations: **We** shall not be liable to pay any **Claim** or provide any benefit hereunder to the extent that the provision of such cover, payment of such **Claim** or provision or such benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
31. Iran Risk Clause: This Policy does not provide any cover and does not include any liability to pay any **Claim** or provide any benefit hereunder, in respect of any risk related to Iran, unless such risk is specifically disclosed and agreed in writing by the insurer.

## E. GENERAL CONDITIONS (APPLICABLE TO ALL SECTIONS)

*Digit Simplification: There are some conditions You should be aware of that We considered before We issued You the policy.*

You must comply with the following conditions to have the full protection of **Your** Policy. It is a condition precedent to **Our** liability that You or anyone claiming the policy benefit has to comply with:

### 1. Limits of Liability

**Our** maximum liability to pay or indemnify under this policy for each and every loss and for all loss in total shall not exceed the **Limit of Liability** as specified in the Policy Schedule for the respective section or the respective inbuilt covers, during the Policy Period.

### 2. Discharge of Insurer from Liability

*Simply put, there is no obligation to pay. Payment of claim is a matter of careful review and dedicated examination of the case.*

The payment of any Loss and or any other amounts payable under this Policy to You shall fully release **Us** from **Our** liability to make payment with respect to such Loss and all other amounts.

### 3. Policy Renewal:

**We** shall not be bound to accept any renewal premium nor give notice to You that such renewal is due. No receipt for renewal premium is valid except on the official form issued by **Us**. Under normal, circumstances renewal will not be refused except on the grounds of **Your** misrepresentation, fraud and non-disclosure of material facts or non-cooperation.

### 4. No Third-Party Rights

Notwithstanding what is stated in any Law, this Policy is not intended to confer any rights or benefits on and or enforceable by any Third-Party other than You and accordingly no **Third Party** shall acquire any rights in relation to or under this Policy nor can enforce any benefits or **Claim** under term of this contract against **Us**.

### 5. Assignment

*Simply put, Transfer of Rights and Duties*

You shall not be entitled to assign this Policy nor any interest or right under the Policy without **Our** prior written consent.

### 6. Contribution (Other Insurance)

If at the time of any loss or damage happening to any property which is already **Insured**, and there be any other subsisting insurance or insurance whether effected by You or by any other person or persons covering the same risk, **We** shall not be liable to pay or contribute more than its rateable proportion of such loss or liability.

### 7. Subrogation

*Digit Simplification: The right of the insurer (Us) to assume the rights of the Insured (you), in recovering expenses paid out under the policy that may be recovered from any other sources.*

You or any claimant under this policy shall at the expense of the company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the company shall be or would become entitled or subrogated upon the company paying for or making good any loss or damage under this policy whether such acts and things shall be or become necessary or required before or after the insureds' indemnification by the company.

**We** reserve the right to recover amount due from any **Third Party** by virtue of Letter of Subrogation post settlement of the **Claim**. Any amount recoverable from any **Third Party** shall be

sum payable to the insurers post settlement of the **Claim**.

## 8. Fraud

You must not act in a fraudulent manner. If You, or anyone acting on behalf of You:

- Make a **Claim** under the Policy knowing the **Claim** to be false or fraudulently 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;
- 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 and premium amount will be forfeited on immediate basis 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 the Policy.

## 9. Cancellation

### a. Cancellation by Insured

Policy may be cancelled at the option of the insured with Fifteen (15) days' notice of cancellation and We will be entitled to retain premium on short period scale of rates for the period for which the cover has been in existence prior to the cancellation of the Policy. The balance premium, if any, will be refundable to the insured.

In case of cancellation of Policy by the insured, premium would be refunded as per below table subject to there being no Claim under the Policy:

<u>Period in Risk</u>	<u>% of premium to be retained by the Company</u>
For a period not exceeding 15 days	10% of the Annual rate
For a period not exceeding 1 month	15% of the Annual rate
For a period not exceeding 2 months	30% of the Annual rate
For a period not exceeding 3 months	40% of the Annual rate
For a period not exceeding 4 months	50% of the Annual rate
For a period not exceeding 5 months	60% of the Annual rate
For a period not exceeding 6 months	70% of the Annual rate
For a period not exceeding 7 months	75% of the Annual rate
For a period not exceeding 8 months	80% of the Annual rate
For a period not exceeding 9 months	85% of the Annual rate
For a period exceeding 9 months	The full Annual Rate

For Long term policies, the Company shall refund the proportionate premium for the un-expired policy years. For Current running policy year, the refund will be based on the short period scale as provided above, subject to no claim in the running policy year.

Short term policies can be issued as per the short-term period scale as provided above.

### b. Cancellation by Insurer:

This insurance may also at any time be terminated at the option of the Insurer, on Fifteen (15) days' notice to that effect being given to the Insured on ground of mis-representation, fraud, non-disclosure of material facts and non-co-operation by the insured and there would be no refund of premium.

No refund of premium shall be due if the Insured has made a Claim under this Policy.

## 10. Arbitration:

***Digit Simplification: A form of alternative dispute resolution, which is a way to resolve disputes outside the judiciary courts***

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being

otherwise admitted) such difference shall independently of all other questions be referred to decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

#### 11. Observance to Terms and Conditions

The premium payable under this policy shall be paid in advance. No receipt for premium shall be valid except on the official form/official website of the Company. The due payment of premium and observance and fulfilment of the terms, conditions and **Endorsement** of this policy by You shall be a condition precedent to any liability of the Company to make any payment under this policy.

No waiver of any terms, provisions, conditions and **Endorsement** of this policy shall be valid unless made in writing and signed by an authorized official of the company.

Any violations of terms & conditions will make the policy voidable at the option of the insurer depending on the degree of implication on the loss occurred, recovery prospects & investigation except in case of fraud & misrepresentation.

#### 12. Triggering Multiple Covered Event

Where one loss occurrence triggering multiple **Covered Events**, in such case **Covered Events** having highest sub limit will be payable.

#### 13. Changes in Your circumstances

You must notify **Us** as soon as possible in writing of any change in **Your** circumstances which may affect this insurance cover. **We** will advise You if there is any additional premium payable by You.

#### 14. Policy Deductible

Subject to the policy limits that apply, **We** will pay only that part of the total of all covered loss that exceeds the **Deductible** amount shown in the Policy Schedule.

#### 15. Taking Reasonable Precautions

You must take due care and reasonable precautions to safeguard **Your** Personal Information, details of **Your** Bank Accounts and/or **Credit/Debit Cards** and internet communications. You should also take all practical measures to minimize claims. Such measures include but are not limited to:

- a. Not sharing sensitive account information, logins, PIN/TAN and Personal Information with Third Parties,
- b. Regular **Data** backup
- c. Securing physical access to devices
- d. Only installing legal software from trusted sources such as manufacturer app-stores
- e. Maintaining an updated and secure state of legal software (from trusted sources) and operating systems as recommended by the manufacturer.

You have to keep Yourself informed of further recommendations and alerts made from time to time by **Us**, **Your** Bank, Social Networks, other service providers or software manufacturers, as well as relevant authorities such as the police, CERT-IN and RBI.

**16. Admission of Liability**

Unless You have obtained **Our** prior written consent, neither You nor any of **Your** Employees, agents or others acting on **Your** behalf may:

- a. Admit liability, fault or guilt in connection with any occurrence or
- b. Do anything that might be seen as an admission of liability, fault or guilt unless permissible in law; or
- c. Settle any third-party **Claim**, even though it may be within the amount of the **Deductible**.

**17. Allocation**

In the event where any **Claim** involves both covered matters and matters or persons not covered under this Policy, a fair and proper allocation of any Claims Expenses, Compensation, judgments and/or settlements shall be made between each **Insured** and the Insurer taking into account the relative legal and financial exposures attributable to covered matters and matters not covered under this Policy.

*Simply put, We will not be obligated to pay the cost of defending noncovered elements of a claim.*

**18. Defence Settlements and Claim Cooperation**

**We** shall be entitled to fully participate in the defence and at the negotiation stage of any settlement that is reasonably likely to involve or appear to involve. However, the right and duty to defend and contest the **Claim** shall lie solely on You. As condition precedent to liability under the policy, You shall provide **Us**, at **Your** own cost with all documentation, information, assistance, co-operation that may be requested and required towards, investigation, defence, settlement or appeal of a **Claim** or circumstances. You shall take all reasonable steps to mitigate the loss in **Your** capacity immediately within reasonable period of time.

**19. Interpretation**

*Digit Simplification: Some words and phrases in the policy mean much more. It's important to know which are such terms.*

Words and expressions in the singular shall include the plural, and vice versa. *(i.e., Claim = Claims)*

**Commonly understood terms**

If a term of this Policy is not specifically defined, it is agreed that the definition normally attributed to it by any applicable law or business practice shall apply.

**The special ones**

In this **Policy** capitalised and bolded words have special meaning and are defined.

**Policy wordings, schedule, Endorsements are One Team**

This Policy, its Schedule and any **Endorsement** are one contract in which, unless the context otherwise requires:

- i. headings are descriptive only, not an aid to construction;
- ii. the male includes the female and neuter;
- iii. all references to specific legislation include amendments to and re-enactments of such legislation; and
- iv. references to positions, offices or titles shall include their equivalents in any jurisdiction in which a **Claim** is made or Inquiry is conducted.

**20. Duties in the Event of Occurrence of Circumstance or Claim or Suit**

*Digit Simplification: What You should know when You are about to claim or face a situation which where You will need this policy.*

- i) **What to write?** You must notify **Us** in writing immediately of any Occurrence which may result in a **Claim**. To the extent possible, notice must include –
  - a. How, when and where the Occurrence took place;
  - b. The names and addresses of any injured persons and witnesses; and
  - c. The nature and location of any injury or damage arising out of the Occurrence.
- ii) **If You are being inquired:** You must notify **Us** of any impending prosecution, inquest or fatal accident Inquiry. If a **Claim** is made or a Suit is brought against You, You must immediately give **Us** notice of the specifics of the **Claim** or Suit. You must: -
  - a. immediately send **Us** a copy of any demand, letter, writ, **Claim**, notice of arbitration, process, notice, summons or legal paper received in connection with the **Claim** or Suit; and
  - b. retain things in any way causing or connected with any event which might give rise to a **Claim** under this Policy for such time as **We** may reasonably require.
- iii) Upon **Our** request **You** must
  - a. authorize **Us** to obtain records and other information,
  - b. cooperate with **Us** in the investigation, settlement or defence of the **Claim** or Suit; and
  - c. assist **Us** in the enforcement of any right against any person or organization which may be liable to the **Insured** because of Bodily Injury or Property Damage to which this insurance may also apply.
- iv) **Duties of first named Insured:** When there is an Occurrence which may involve this Policy, the first **Named Insured** may, without prejudice as to liability, proceed immediately with settlements and pay Claims Expenses with respect to such settlements provided that such settlements and Claims Expenses, in their totality, do not exceed the **Deductible** shown in the Schedule. The first **Named Insured** will promptly notify **Us** of any such settlements made.
- v) **Only pay for the relevant expenses:** Except as provided in the preceding paragraph, no **Insureds** will, except at their own cost, voluntarily make any payment, assume any obligation, or incur any expense other than for first aid, without **Our** consent. If the **Insured** shall report any Occurrence or **Claim** knowing such to be false or fraudulent, whether with respect to amount or otherwise, this Policy shall become void as of the date of such report and the insurance hereunder shall be forfeited.
- vi) We will pay claim only in Indian Rupees.
- vii) **Special Conditions:**
  - a. The debit card/ credit card involved must be blocked immediately within 24 hours after detection of the loss of **Money** or loss of card, whichever happens earlier.
  - b. Any cashback/rewards if so, credited to the concerned card holder's account against misused transaction leading to loss of **Money**, shall be reduced from the loss payable under the policy.
  - c. You should have a registered valid mobile number & e-mail id to receive SMS alerts/OTP from the bank.
  - d. This insurance shall not cover losses that can be received from a **Financial Institution**, payment wallet/service operator, ecommerce service provider or any such entity who has a primary responsibility to indemnify the **Insured**.

## 21. Duties of the Insured

***Digit Simplification: Prevention is better than (a costly) Cure!***

You shall take all reasonable measures to safeguard the **Insured** Computer Systems and Digital Devices and prevent the occurrence and to minimize the impact of any **Cybercrime** including but not limited to

- a. Updating Antivirus Software from time to time as per recommendations of the Antivirus Software provider.

- b. Maintaining up-to-date patch-states of the OS (Operating System), browser, E-Mail and other software programs
- c. Maintaining back up of all valuable **Data** stored in the **Computer System** in other storage media including external **Data** media.
- d. Implementing best practices to ensure security, for example:
  - i. Maintain strong password strength
  - ii. Regular changes of passwords
  - iii. Use of two-factor-authentication as recommended by Internet Service Provider, **Social Media** Service Provider, Financial Service Provider / Bank / **Payment System Operator** and/or Government/Authorities

\*Note: Waiver of conditions (a) to (d) above may be considered by the Company at its discretion, in cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the **Insured** was placed, it was not possible for the **Insured** to take reasonable measures to safeguard the **Insured's Computer System** and Digital Devices and prevent the occurrence and to minimize the impact of any **Cybercrime**.

## 22. Claims Reporting Process

On happening of any loss or damage the **Insured** or Upon receipt of any **Claim**, You shall, as soon as practicable, give notice in writing/e-mail from registered email id with **Us** within 7 days but in any event not later than 14 days after the end of the **Period of Insurance** or **Discovery Period**, (as opted You and mentioned on the Policy Schedule); and if, during the **Period of Insurance**, You becomes aware of any fact, event or circumstance which is likely to give rise to a **Claim** then You shall give written notice to **Us** as soon as reasonably practicable.

If You report a **Claim** or facts to **Us** that might give rise to a **Claim** to **Us**, then You shall 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/Complaint** lodged with Police Authorities / cyber cell. However, for small claims upto INR 5000, E-Complaint lodged at the National Cyber Crime Reporting Portal can be submitted.
- iii. Customer complaint letter regarding **Unauthorized / Fraudulent** transaction to the bank/ financial authority/ card issuer withing the time frame as per Policy Schedule upon discovery of loss by You.
- iv. Account Statement for last 6 months indicating Fraudulent Transactions/Unauthorised Use and loss liability.
- v. Internal Investigation report of the Bank/ Card issuer/ **Financial Institution**
- vi. Evidence that the bank/ **Financial Institution** is not reimbursing for the fraudulent transactions
- vii. Proof of settlement / chargeback/ other recoveries
- viii. Copies of legal notice received from any Person/entity
- ix. Copies of summons received from any court in respect of a suit filed by a party/entity
- x. Copies of correspondence with **Financial Institutions** with regard to any Loss
- xi. Copies of legal notice received from any Person/entity
- xii. Copies of summons received from any court in respect of a suit filed by a party/entity
- xiii. Copies of correspondence with **Financial Institutions** with regard to any Loss
- xiv. Legal notice served on any **Financial Institution** and or case filed against **Financial Institution** for IT Theft Loss
- xv. Copies of legal notice served on any **Third Party** for any Data breach or privacy breach
- xvi. Copies of criminal case filed against **Third Party**
- xvii. Copies of invoices for expenses covered under the policy for which indemnity is sought
- xviii. Proof to show that the **Personal Data** is the propriety information belonging to



the **Insured**.

- xix. Proof to show that Loss is incurred by the **Insured**.
- xx. In case of Lost Wages / Income **Claim** - Three Month Salary slip, Attendance register along with loss of pay/ leave details, and self-employed person – ITR return, proof of loss of wages/ income, proof that You had taken off from work for meeting with the relevant authorities.
- xxi. In case of Psychologist Counselling – Consultation fee Invoice with a Psychologist, Prescription of the Psychologist.
- xxii. In case of Online Shopping Fraud – Proof of cyber-crime leading to loss
- xxiii. In case of EMI cover- Proof that Loss of Job is due to any covered event under the policy
- xxiv. Particulars of other applicable insurance, if any
- xxv. Any other document required on case-to-case basis

**Please note:** All notifications and all communications under this Policy must be in writing to the address mentioned in the Policy Schedule.

### 23. Insufficient Document

**We** have provided list of relevant necessary documents to be submitted at the time of **Claim**. **We** shall not be liable to pay any **Claim** in case all the relevant necessary documents are not submitted to **Us** and further **We** shall settle or reject a **Claim**, as may be the case, within thirty days of the receipt of the last necessary document.

### 24. Related Claims

***Digit Simplification:*** *We want You to be absolutely transparent and descriptive while reporting incident for claims. These details will be considered as valid proof for processing more claims if any additional claim situation arises based on the primary occurrence after the expiry of Your policy.*

If during the Policy Period, a **Claim** is made, or a circumstance is notified in accordance with the requirements of this Policy, then any Related **Claim** made after expiry of the Policy period will be accepted by **Us** only if:

- (i) made at the same time as the notified **Claim** was made or the relevant circumstance was notified; and
- (ii) notified at the same time as the notified **Claim** or circumstance.

All Related Claims shall be deemed to be one single **Claim** and deemed to be made at the date of the first **Claim** of the series or at the first circumstance notified, whichever is first.

### 25. Governing Law & Jurisdiction

When a **Claim** which is legally permissible and subject to all terms and conditions of this Policy is made against You within Coverage Jurisdiction as per the Policy Schedule, this policy shall apply. Any interpretation of this Policy relating to its construction, validity or operation shall be made exclusively in accordance with the Indian laws.

### 26. Coverage Territory

Coverage territory (geographical area for which **Your Policy** is valid) will be as mentioned in the **Policy Schedule**.

### 27. Inspections and Surveys

**We** have the right, but **We** are not obligated to:

- a. make inspections and/or surveys at any time
- b. give You the reports on the conditions that **We** find; and
- c. recommend changes

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. **We** do not make safety or compliance inspections. **We** do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public, nor do **We** warrant that conditions are safe or healthful or comply with laws, regulations, codes and standards.

## 28. Legal Action against Us

No person or organization has a right under this insurance to:

- join **Us** as a party or otherwise bring **Us** into a Suit seeking **Damages** from an **Insured**; or
- a person or organization may sue **Us** to recover on an Agreed Settlement or on a final judgment against an **Insured** obtained after an actual trial in a civil proceeding; or
- arbitration or other alternative dispute resolution proceeding; but **We** will not be liable for any **Damages**, Loss, cost or expense not payable under the terms and conditions of this insurance or in excess of the applicable Limits of Insurance.

The terms and conditions of this insurance shall be governed by and be interpreted in accordance with the laws of India. If any person or organization sues **Us** on this insurance or as a result of a dispute arising out of, in connection with or relating to this insurance, then such legal proceeding against **Us** must be brought in and determined exclusively in the courts of India, subject to first complying with the Arbitration proceedings provisions set out above.

## 29. Notice

Any notice required to be given under this Policy:

- i) By You will be given to **Us** only by mailing or delivering such notice at the address shown in the Policy Schedule. Notice to **Our** or **Your** agent will not constitute notice to **Us**.
- ii) By **Us** will be given by mailing or delivering such notice to the **Named Insured** first shown in the Policy Schedule at the address shown therein.

If notice is mailed, proof of mailing will be sufficient proof of notice.

## 30. Sole Agent

The first **Named Insured** shown in the Policy Schedule shall be the sole agent of all **Insured** under this Policy for the purposes of:

- a. Ascertaining all information requested in the **Proposal** for this **Policy**;
- b. Submitting the **Proposal** and any other underwriting information for this **Policy** or any renewal hereof;
- c. Giving and receiving any required notice under this **Policy**;
- d. Effecting or accepting any amendment to, or cancellation of this **Policy**;
- e. Paying all premiums and receiving any return premiums that may become due under this **Policy**;
- f. Keeping records of the information that **We** need for premium adjustment and sending **Us** copies of such records at such times as **We** may request;
- g. Accepting any sums paid by **Us** to the **Insured** in connection with **Our** liability under this **Policy**; and
- h. Submission of a dispute to arbitration.

## 31. Customer Grievance Redressal Policy:

**We** hope that **We** never leave You dissatisfied. However, if You ever wish to lodge a complaint, You may contact the company through:

Website: [www.godigit.com](http://www.godigit.com)

Toll-free number: **1800-258-5956**

Email: [hello@godigit.com](mailto:hello@godigit.com)

Senior citizens can now contact **Us** on **1800-258-5956** or write to **Us** at [seniors@godigit.com](mailto:seniors@godigit.com).

After investigating the matter internally and subsequent closure, **We** will send You **Our** response. If You do not get a satisfactory response from **Us** and You wish to pursue other avenues for redressal of grievances, You may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme. The contact details of the Insurance Ombudsman Centres are mentioned below:

#### Address and contact number of Council For Insurance Ombudsman

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202, Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455, Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.

PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai- 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)