

Digit My Online Space Policy

Prospectus

Go Digit General Insurance Ltd.

Go Digit General Insurance Ltd. ('Digit') is a new-age general insurance company that is backed by the Fairfax Group – one of the world's largest financial holding companies which is engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

Digit's singular mission is to make insurance simple for all. With that mission in mind, we are reimagining products and redesigning processes. Our products are designed keeping the consumer in mind, our processes are simple, fast and transparent & our documents are easy to understand. With the help of cutting-edge technology and people who bring in years of experience in both the insurance and technology domain, we want to be the new-age insurance company that's revolutionising the insurance industry. And by doing so, we want to be part of our consumers' lives by enabling them to live life, without worrying about an uncertain future.

Product Introduction

This product is designed to provide protection to customers in the event of cyber risk.

The product will have total 13 sections. Out of these sections, it is mandatory to opt Section 1- Unauthorized online Transaction Cover.

Section	Inbuilt Covers
SECTION 1 - UNAUTHORIZED ONLINE TRANSACTION COVER	i. Near Field Communicator (NFC)
	ii. Sim Card Hacking and Deactivation
	iii. Change MSISDN linked to the E-wallet account or Banking app
	iv. Miscellaneous Charges
	v. Lost Wages/Income
SECTION 2 - UNAUTHORIZED PHYSICAL TRANSACTION COVER	i. Miscellaneous Charges
	ii. Lost Wages/Income
SECTION 3- SOCIAL ENGINEERING FINANCIAL FRAUD COVER	Phishing, Email Spoofing, Vishing, Skimming, Smishing and Pharming.
SECTION 4 - CYBER IDENTITY THEFT COVER	i. Miscellaneous Charges
	ii. Lost Wages/Income
	iii. Psychologist Counselling
SECTION 5 - CYBER EXTORTION COVER	i. Lost Wages/ Income
SECTION 6 - CYBER REPUTATION DAMAGE COVER	i. Lost Wages/Income
	ii. Psychologist Counselling
SECTION 7 - MALWARE PROTECTION COVER	i. Lost Wages/Income
	ii. Bricking Cost
SECTION 8 - CYBER BULLYING COVER	i. Lost Wages/Income
	ii. Psychologist Counselling
	iii. Rest And Rehabilitation Expenses
	iv. Temporary Relocation Expenses
SECTION 9 - PRIVACY BREACH AND DATA BREACH COVER	i. Lost Wages/Income
SECTION 10 - CYBER MEDIA LIABILITY COVER	i. Miscellaneous Charges
SECTION 11 - LEGAL PROTECTION COVER	
SECTION 12 - ONLINE SHOPPING FRAUD COVER	
SECTION 13 - EMI COVER	

Who Can buy this Product?

This Product will be sold to Individuals/ Entities who need protection against cyber related risks.

The coverage can also be extended to maximum of 4 family members (You, Your spouse, Your children, siblings, parents or parents-in-law, residing in the same household).

What are the Coverages available under this Policy?

Following coverages are available under this Policy. The proposer has option to pick and choose the covers.

SECTION 1. UNAUTHORIZED ONLINE TRANSACTION COVER**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>Near Field Communicator (NFC)</p> <p>We will indemnify You for any financial loss caused by the purchases made by fraudulent Third Party over the Near Field Communication (NFC) Device without Your consent that are charged to Your Credit/Debit Card or Bank Account or E-wallets which unfortunately, are legally not recoverable from any other sources, provided that:</p> <ol style="list-style-type: none"> 1. This covered event occurred during the Period of Insurance when You were within the coverage territory (geographical area for which Your policy is valid) as mentioned in the Policy Schedule; 2. You provide evidence that the bank/ Financial Institution is not reimbursing You for the fraudulent Near Field Communicator (NFC) transactions.
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B2	<p>Sim Card Hacking and Deactivation</p> <p>We will indemnify You for any financial loss arising out of any unauthorized transaction from Your Credit/ Debit Card or Bank Account or E – wallet due to Sim Card Hacking and / or its deactivation leading to Unauthorized Access to Your Credit/Debit Card or Bank Account or E – wallet, provided that:</p> <ol style="list-style-type: none"> This covered event occurred during the Period of Insurance when You were within the coverage territory (geographical area for which Your policy is valid) as mentioned in the Policy Schedule. You provide evidence that the loss occurred due to fraudulent transaction is legally not recoverable from any other source.
B3	<p>Change MSISDN linked to the E-wallet account or Banking app</p> <p>We will indemnify for financial loss arising out of any unauthorized transaction from Your Credit/ Debit Card or Bank Account or E – wallet due to change in MSISDN linked to Your E-wallet account or banking app leading to Unauthorized Access to Your Credit/ Debit Card or Bank Account or E – wallet, provided that:</p> <ol style="list-style-type: none"> This covered event occurred during the Period of Insurance when You were within the coverage territory (geographical area for which Your policy is valid) as mentioned in the Policy Schedule. 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.
B4	<p>Miscellaneous Charges</p> <p>We will indemnify You for expenses incurred for postage and bank charges to resolve any dispute with bank and/or Credit/Debit Card and/or E-wallet provider/ Financial Institution related to the unauthorized online transaction / breach of payment, provided that:</p> <ol style="list-style-type: none"> Claim is admitted under Section 1 - Unauthorized Online Transactions Cover You provide evidence of charges and expenses incurred by You.
B5	<p>Lost Wages/Income</p> <p>We will indemnify You for unavoidable loss in Your 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 Your true name or identity because of the Unauthorized Online Transactions, provided that:</p> <ol style="list-style-type: none"> Claim is admitted under Section 1-Unauthorized Online Transactions You provide evidence of lost wages/income. Taking time off where there is no loss of wages/income will not be considered for Claim. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year

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

- 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.
- 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;
- 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.

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

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:

- Reimbursement by the bank/ wallet issuer/ Financial Institution or any other entity for the transaction.
- 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

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:

1. This covered event occurred through physical transaction during the Period of Insurance / Cover Period when You were within the Coverage Territory as mentioned in Your Policy Schedule.
2. 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>Miscellaneous Charges</p> <p>We will indemnify You for expenses incurred for postage and bank charges to resolve any dispute with bank and/or Credit/Debit Card/ Financial Institution related to the unauthorized physical transaction / breach of payment, provided that:</p> <ol style="list-style-type: none"> a. Claim is admitted under Section 2 - Unauthorized Physical Transaction Cover. b. You provide evidence of charges and expenses incurred by You.
B2	<p>Lost Wages/Income</p> <p>We will indemnify You for unavoidable loss in Your 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 Your true name or identity because of the Unauthorized Physical Transactions, provided that:</p> <ol style="list-style-type: none"> i. Claim is admitted under Section 2 -Unauthorized Physical Transactions Cover ii. You provide evidence of lost wages/income. iii. Taking time off where there is no loss of wages/income will not be considered for Claim. iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year

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

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

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

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.

Let's try to understand these fraudulent acts with a set of examples with possible scenario of every act:

Fraudulent Act Type	Channel	How You may across this fraud
Phishing	Email, text message	You get an email from an unfamiliar sender asking You to share Your 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.
Email Spoofing	Email	You get an email from a seemingly well-known website and it asks You to share Your debit card details- PIN, CVV, Number etc. Most likely it is a spoofed email and should not be clicked or replied to.
Vishing	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.
Skimming	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 Your card in skimmer, Your card details will be leaked to the cyber-thief.
Smishing	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.
Pharming	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 Your 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

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.

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

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

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:

1. To notarize affidavits for Financial Institutions or credit bureau agencies to restore Your bank accounts and credit rating;
2. 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>Miscellaneous Charges</p> <p>We 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"> 1. Claim is admitted under Section 4. Cyber Identity Theft Cover 2. You provide evidence of Charges and Expenses incurred by You.
B2	<p>Lost Wages/Income</p> <p>We will indemnify You for unavoidable loss in Your 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"> i. Claim is admitted under Section 4- Cyber Identity Theft Cover ii. You provide evidence of lost wages/income. iii. Taking time off where there is no loss of wages/income will not be considered for Claim. iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year
B3	<p>Psychologist Counselling</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 Identity Theft which disturbs Your mental well-being. The scope of consultation can be considered for:</p> <ol style="list-style-type: none"> a. Post-traumatic stress disorder b. Suicidal tendencies c. Self-harm d. Depression e. Anxiety disorder f. Insomnia g. Eating disorder <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 Claim is admitted under Section 4-Cyber Identity Theft Cover.</p>

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

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

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/ Cover Period.

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

- i. Keep the terms and conditions of this Cover confidential, unless disclosure to law enforcement authorities is required
- ii. Take all reasonable steps to notify and cooperate with the appropriate law enforcement authorities
- iii. 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 list of inbuilt covers 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 each of the inbuilt covers are as mentioned below.

B1	<p>Lost Wages/Income</p> <p>We will indemnify You for unavoidable loss in Your 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"> i. Claim is admitted under Section 5-Cyber Extortion Cover ii. You provide evidence of lost wages/income. iii. Taking time off where there is no loss of wages/income will not be considered for Claim. iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year
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C. Specific Condition Applicable to Section 5. Cyber Extortion 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

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**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>Lost Wages/Income</p> <p>We will indemnify You for unavoidable loss in Your 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"> i. Claim is admitted under Section 6- Cyber Reputation Damage Cover ii. You provide evidence of lost wages/income. iii. Taking time off where there is no loss of wages/income will not be considered for Claim. iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year
B2	<p>Psychologist Counselling</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 Your mental well-being. The scope of consultation can be considered for:</p> <ol style="list-style-type: none"> a. Post-traumatic stress disorder b. Suicidal tendencies c. Self-harm d. Depression e. Anxiety disorder f. Insomnia g. Eating disorder <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 Claim is admitted under Section 6- Cyber Reputation Damage Cover</p>

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

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**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	Lost Wages/Income We will indemnify You for unavoidable loss in Your 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 Malware Intrusion, provided that: <ol style="list-style-type: none"> i. Claim is admitted under Section 7- Malware Protection Cover ii. You provide evidence of lost wages/income. iii. Taking time off where there is no loss of wages/income will not be considered for Claim. iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year
B2	Bricking Costs We will indemnify You for cost for repair or replacement of hardware of Your Computer System infected by the Malware in a scenario of a Cybercrime. We will also cover the cost of removal of malicious software, provided that the Claim is admitted under Section 7. Malware Protection Cover

C. Specific Conditions Applicable to Section 7. Malware Protection 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**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>Lost Wages/Income</p> <p>We will indemnify You for unavoidable loss in Your income or wages (excluding any applicable taxes/ deductions) due to time taken off from work, up to number of days set forth under 'Cyber Bullying 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 Bullying, provided that:</p> <ol style="list-style-type: none"> i. Claim is admitted under Section 8- Cyber Bullying Cover ii. You provide evidence of lost wages/income. iii. Taking time off where there is no loss of wages/income will not be considered for Claim. iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year
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B2	<p>Psychologist Counselling</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 Bullying which disturbs Your mental well-being. The scope of consultation can be considered for:</p> <ol style="list-style-type: none"> Post-traumatic stress disorder Suicidal tendencies Self-harm Depression Anxiety disorder Insomnia Eating disorder <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 Claim is admitted under Section 8- Cyber Bullying Cover.</p>
B3	<p>Rest And Rehabilitation Expenses</p> <p>As You cope with the stressful days following Cyber Bullying instances, We will indemnify You for any related Rest and Recuperation 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 Your residence to the designated Rest and Recuperation destination.</p> <p>Provided that:</p> <ol style="list-style-type: none"> Claim is admitted under Section 8. Cyber Bullying.
B4	<p>Temporary Relocation Expenses</p> <p>We will indemnify You for expenses incurred on Your 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 Your meals and lodging when You temporary relocate to any other location, other than Your 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"> Claim is admitted under Section 8. Cyber Bullying.

C. Specific Conditions Applicable to Section 8. Cyber Bullying Cover

- 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

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:

- Initial Waiting Period : Loss that occurs within timeframe as per schedule of the inception date of this insurance cover.
- Bullying/ Harassment/ Stalking by any non-digital media (example- print, radio or television broadcast).
- Any act of government or authority putting You under surveillance or monitoring.
- Any disciplinary act or related disciplinary action initiated by authorities against You at workplace, clubs, social forums or school.
- 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**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:

1. 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.
2. 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>Lost Wages/Income</p> <p>We will indemnify You for unavoidable loss in Your 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"> i. Claim is admitted under Section 9- Privacy Breach and Data Breach Cover ii. You provide evidence of lost wages/income. iii. Taking time off where there is no loss of wages/income will not be considered for Claim. iv. For self-employed, Lost wages/ income calculation will be based income as per tax returns in the Previous Financial Year
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C. Specific Conditions Applicable to Section 9. Privacy Breach and Data Breach 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**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>Miscellaneous Charges</p> <p>We 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"> a. Claim is admitted under Section 10. Cyber Media Liability Cover b. You provide evidence of Charges and Expenses incurred by You.
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C. Specific Condition Applicable to Section 10. Cyber Media Liability 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

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

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
 - Pursuing or defending any legal actions against or by the Third Party
 - Removing any criminal or civil judgments wrongly entered against You; or
 - 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

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

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

1. You lodge an FIR detailing the Online Shopping Fraud within timeframe as per Policy Schedule / Certificate of Insurance 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

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

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/ Cover 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 15. EMI Cover.

All this, provided that:

1. 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.
2. You provide evidence that You lost Your job due to Cyber Fraud covered under this policy during the Policy Period/ Cover 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:

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

1. Any voluntary un-employment.
2. Unemployment arising within the first 90 days of inception of the Cover Period, unless specifically agreed otherwise by Us.

GENERAL POLICY EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

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 of 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.

Do I need to pay any amount from my pocket at the time of claim?

Deductible is the part of the claim that is to be first paid by you and we are liable to pay the remaining part of the claim. Deductible amount, if mentioned in Your Policy Schedule will be applicable.

How do I get the premium amount for this Insurance Cover?

Based on filled proposal form and information furnished, we will provide you with the premium amount.

What are the options for Policy Period this Insurance Cover?

The Policy can be taken for 1 year, 2 years and 3 years.

A discount of 5% and 7.5% will be applicable on the overall policy premium, in case of a 2-years and 3 years policy respectively.

What is the range the Sum Insured available under this Insurance Cover?

Available Sum insured option for each of the covers will be from INR 5,000 to INR 3 crores in the multiples of INR 5,000. However, this is subject to underwriting guidelines.

Is there any discount on number of Sections Opted under the Policy?

Number of Sections opted	Discount%
Less than 4 sections	Nil
4 sections	5.0%
5 to 7 sections	7.5%
8 to 10 sections	10.0%
10+ sections	12.5%

How can this Policy be cancelled?

Cancellation By The Insured

The insurer shall -

- i. **For Annual Policy:** refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
- ii. **For Long Term Policies:** refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

Cancellation By The Company

Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

What do I do in case of a claim?

In case of a claim, we request you to register a claim by contacting our Customer Service No. 1800 258 5956: You can, alternatively, also register a claim by email on: hello@godigit.com
Please keep below details handy at the time of registering claims as this information will help us serve you faster: Policy Number, Location of Loss, Date and Time of Loss & Contact Number of the Insured/Caller.

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.