CyberShield
UIN: IRDAN108RP0001V01202122

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.
Registered Office:
Peninsula Business Park, Tower A, 15th Floor,
G. K. Marg, Lower Parel, Mumbai - 400 013.
24x7 Toll Free No: 1800 266 7780 or 1800 22 9966
(For Senior Citizens) Fax: 022-6693 8170
Email: customersupport@tataaig.com
Website: www.tataaig.com
IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425
A. Insuring Sections
In consideration of the payment of the Premium, We and the Policyholder agree as follows:

SECTION 1
Digital Theft of funds

Coverage

1.1 We will indemnify You for Theft of funds suffered by You as a result of:
   a. Cyber Incident; or
   b. Hacking,
   of Your Bank Account, Credit card/Debit card and/or Mobile wallets by a Third party subject to:
      a. The Theft of funds occurring during the Policy period,
      b. Discovery of Theft of funds is no longer than 90 days from the date of occurrence,
      c. You report to the issuing Bank or the Mobile wallet company within 72 hours of discovery of the Theft of funds,
      d. You file a First Information Report (FIR) detailing the unauthorized Theft of funds within 72 hours upon discovery of the Theft of funds by You or provide complaint letter acknowledgement from the police,
      e. You provide Us evidence that the issuing Bank and/or the Mobile wallet company is not reimbursing You for the Theft of funds.

1.2 We will provide You coverage for Legal Defence Costs incurred by You to pursue a legal action against Your Bank and/or Mobile wallet for non-reimbursement of funds due to Theft of funds as set forth in Section 1.1.

1.3 We will reimburse You for penal charges or fall below charges levied due to Theft of funds as set forth in Section 1.1 which resulted in You:
   a. Not being able to maintain minimum balance in a Bank and/or,
   b. Missing an Equated Monthly Instalment (EMI) on a loan.
   This cover is sub-limited to INR 2,500 per loss and in aggregate during the Policy Period, subject to You providing proof that the Bank has levied the charges and provide evidence that they have not been waived off.

1.4 In addition to the General Conditions the following Conditions shall apply to Section 1.1 and Section 1.2:
   a. You must take due care and reasonable precautions to safeguard details of Your Bank and/or Credit cards/Debit cards and internet communications.
   b. For Theft of funds incurred while You are travelling outside of India, the following additional conditions shall be applicable:
      i. A copy of FIR and/or police acknowledgement receipt confirming Theft of funds should be dated within 5 days of first arrival into India.
   ii. A copy of passport will be required as proof of travel.
   iii. Travel duration should not exceed 2 months for a single trip outside of India (i.e. last departure from India to be no more than 2 months from latest date of arrival into India).
   c. Our maximum Limit under this Section shall not exceed the Limit of Liability specified at Item 5, Section 1 of the Schedule.

1.5 Exclusions
The coverage in Section 1.1 and Section 1.2 shall not apply if at least one of the following exclusions are fulfilled:
   a. There was gross negligence by You in taking precautions to safeguard Your Personal information, Bank Accounts and/or Credit cards/Debit cards and/or Mobile wallets and internet communication, however the onus of proving such gross negligence lies with the Insurer,
   b. Theft of funds due to physical loss or theft of Your Computer system,
   c. Withdrawal of funds via ATM made through Your Bank Account and/or Credit cards/Debit cards by a Third party
   d. Theft of funds following physical theft or loss of Credit cards/Debit cards
   e. Criminal and fraudulent Acts committed by You,
   f. Any loss of Non-Fiat currencies including but not limited to Bitcoins.

SECTION 2
E-Reputation Loss and Extortion Threat

Coverage

2.1 We will reimburse You for Your E-reputation loss due to a Cyber Bullying or Defamation Event, subject to prior written consent by Us, not to be unreasonably withheld or delayed.

E-reputation loss means:
   a. Costs for a specialist IT service provider for the purpose of seeking the removal of the online material which is relevant to Cyber Bullying or Defamation Event,
   b. Counselling Costs of up to fifteen hours or actual incurred costs, whichever is lower,
   c. Legal Defence costs incurred to pursue or defend a civil lawsuit against or by a Third party,
   d. Lost wages for up to a maximum of 7 working days.

2.2 In addition to the General Conditions the following Conditions shall apply to Section 2.1:
   a. You have suffered Cyber Bullying or Defamation Event.
b. The Cyber Bullying or Defamation Event first occurs and is first discovered by You during the Policy period,
c. The Cyber Bullying or Defamation Event is reported by You to the police within 72 hours of discovery by You,
d. The Cyber Bullying or Defamation Event is reported by You to Us immediately or as soon as reasonably possible after it is first discovered by You.
e. A claim for Lost wages must be supported by:
   i. A letter from Your employer to confirm wages have not been paid for absence due to illness as a result of Cyber Bullying or Defamation Event,
   ii. A medical certificate from a qualified physician declaring that You are unfit to work due to illness caused as a result of a Cyber Bullying or Defamation Event.

2.3 We will reimburse You for the Extortion Loss incurred by You due to an Extortion Threat.

2.4 In addition to the General Conditions the following Conditions shall apply to Section 2.3:
   a. You have suffered an Extortion Threat,
   b. The Extortion Threat occurs and is first discovered by You during the Policy period,
   c. The Extortion Threat is reported by You to the police within 72 hours of discovery by You, and,
   d. The Extortion Threat is reported by You to Us immediately or as soon as reasonably possible after it is first discovered by You.

   Our maximum Limit under this Section shall not exceed the Limit of Liability specified at Item 5, Section 2 of the Schedule.

2.5 Exclusions

The coverage in Section 2.1 and Section 2.3 shall not apply if at least one of the following exclusions are fulfilled:

a. E-reputation Loss or Extortion Loss caused by a Journalist, or
b. Any publication or material relating to non-digital media including but not limited to radio and newspaper.

SECTION 3

Data Recovery

Coverage

3.1 We will reimburse You for any reasonable and necessary costs incurred by Specialist IT Service provider incurred by You to restore Your Data on Your Computer System which has been lost, altered, corrupted or destroyed as a direct result of a Cyber Incident.

3.2 We will reimburse You for any reasonable and necessary costs of a specialist IT service provider incurred by You to decontaminate, clean and restore Your Computer System which was affected by the Cyber Incident.

3.3 We will reimburse You for the Extortion loss incurred due to a Data Extortion Threat.

3.4 In addition to the General Conditions the following Conditions shall apply to Section 3:

The loss, alteration, corruption or destruction of Your Data occurs and is first discovered by You during the Policy period,

i. The loss, alteration, corruption or destruction of Your Data is reported by You to Us as soon as practicable but in no event more than 45 days after the date it occurs and is discovered by You, and

ii. You apply security critical updates for the operating system on Your Computer system within 30 days of their release by the respective supplier.

Our maximum Limit under this Section shall not exceed the Limit of Liability specified at Item 5, Section 3 of the Schedule.

3.5 Exclusions

a. We will not pay for or replace any hardware components, software or license. We also will not pay for Your Data which cannot be recovered or any loss sustained as a result of the inability to recover Your Data.

b. We will not pay for any costs of betterment of Your Computer system beyond the state existing prior to the loss unless unavoidable.

SECTION 4

Media Liability

Coverage

4.1 We will pay any sums for which You are legally liable arising from a Third Party claim for:

i. defamatory,
   ii. breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or
   iii. breach or invasion of privacy rights,
resulting from your Online media activities.

4.2 We will also reimburse Your Legal Defence Costs incurred by You resulting from the Third party claim as set forth in Clause 4.1.

The above coverage is subject to:

i. Any Third party claim must first be made against You during the Policy period and reported to Us during the Policy period or Discovery Period (if applicable).

Our maximum Limit under this Section shall not exceed the Limit of Liability specified at Item 5, Section 4 of the Schedule.

B. Definitions

1. Bank Account means any Bank Account details including personal e-Banking login name, passwords or Bank Account
number that are issued by banks including payment banks registered and operating in India, which is regulated and approved by the Reserve Bank of India (RBI).

2. **Bank** is a financial institution that provides banking and other financial services to their customers including but not limited to accepting deposits and providing loans, cash management services for customers, reporting the transaction of the customers' accounts and which is regulated and approved by the Reserve Bank of India (RBI).

3. **Certificate of insurance** is a document issued by Us to a natural person/entity who is beneficiary under the Policy.

4. **Credit card** is a card issued by a **Bank** which enables the cardholder to borrow funds to pay for a purchase or a transaction on the condition that the cardholder will pay back the original, borrowed amount, which is issued by a bank registered and operating in India, which is regulated and approved by the Reserve Bank of India (RBI).

5. **Computer System** means any computer, laptop, mobile, telephone or tablet, smart home solutions, smart televisions owned by You.

6. **Counseling costs** means consultation with a psychologist if You are referred by an attending physician for post-traumatic stress disorder, depression, anxiety, debilitating shock, mental anguish, or mental injury and any such similar psychological diagnosis.

7. **Cyber Incident** means the introduction of malicious codes, programmes or digital instructions of a malicious nature, including malware, trojans, virus, worms or cryptoware received through SMS, file transfer, downloaded programs from internet or any other digital means.

8. **Cyber Bullying** means the posting of material online by a **Third party** acting maliciously and is intended to cause You embarrassment, humiliation or distress.

9. **Data** is information processed or stored by a **Computer System**. This information will be in the form of but not limited to text documents, images, audio clips, video clips, software programs, or other types of data.

10. **Data Extortion Threat** means any threat conveyed over the internet to demand money from You by threatening to delete, alter or corrupt Your data stored in Your Computer System while still in Your physical possession and custody.

11. **Debit card** is a payment card that deducts money directly from a consumer’s savings account to pay for a purchase or a transaction, which is issued by a **Bank** registered and operating in India, which is regulated and approved by the Reserve Bank of India (RBI).

12. **Defamation Event** means the posting of material online by an individual acting maliciously which comes into public domain and is untrue and is intended to damage Your reputation.

13. **Discovery Period** means that in the event this Policy is neither renewed, for reasons other than for non-payment of the premium, nor replaced with another Personal Cyber Insurance (or similar insurance), the **Policyholder** shall automatically be entitled, without any payment of any additional premium, to a **Discovery Period** of 90 days.

14. **Email spoofing** means any forgery or wrongful manipulation of an email header so that the message appears totally real to have originated from the actual source.

15. **Extortion Loss** means any:
   (i) **Legal Defence costs** incurred to pursue a lawsuit against a Third party;
   (ii) monies paid by You to prevent or end an **Extortion Threat** or Data Extortion Threat; or,
   (iii) fees for specialist IT service consultant to conduct an investigation to determine the cause of an **Extortion Threat** or Data Extortion Threat.

16. **Extortion Threat** means any imminent and credible threat conveyed over the internet to demand money from You by threatening to inflict harm to Your reputation by publishing online Your **Personal information** taken from Your **Computer system** while still in Your physical possession and custody.

17. **Family Members** means the **Policyholder’s** immediate family which includes a legal spouse and a maximum of two children who are eldest, however both being below the age of 18.

18. **Hacking** means **Unauthorized access** by a **Third party** using improper digital means including **E-mail Spoofing** and **Phishing**.

19. **Journalist** is 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.

20. **Legal Defence Costs** means any costs, expenses and/or fees for experts, investigations, court appearances, surveys, examination and/or procedures that are necessary for Your civil, commercial, administrative defence. This does not include Your **general expenses** (such as salaries and overheads).

21. **Limit of Liability** means the amount specified in Item 4 of the Schedule.

22. **Lost wages** means actual wages that would have been earned for time reasonably and necessarily taken off work and away from Your work premises. **Lost wages** shall be computed based on the following:
   a. If You are employed, **Lost wages** will be calculated based on the daily rate of Your last drawn monthly salary, but not more than INR 6,500 per day.
   b. If You are self-employed, **Lost wages** will be calculated based on Your tax returns in the prior year, but not more than INR 6,500 per day.

23. **Personal Information** means Your **private details** (including any online authentication information) relating to Your identity that will allow You to be identified including but not limited to the following:
   • Full name
The term Personal Information does not include publicly available information that is lawfully made available to the general public from any source including government records.

Phishing means the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly money), often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication.

Mobile Wallet means any online account in which You deposit or earn money which is denominated in Indian Rupees that can be spent in an online store and/or mobile application. This does not include credit bought or earned within a game, gambling site, pornography site or a subscription purchased online or digital Non-Fiat currencies.

Online media activities means any text, images, videos or sound distributed via Your personal website, personal social media presence or personal e-mail only.

Non-Fiat Currency means any currency which is not backed by the Reserve Bank of India as legal tender.

Policy means the Schedule and the Policy Wording, including any applicable Endorsements.

Policyholder means the natural person/entity named in Item 1 of the Schedule.

Policy Period means the period from the inception date to the expiry date specified in Item 3 of the Schedule.

Retroactive Date means the date of inception of the first policy purchased by You subject to:
(i) Narrower of applicable Limit of Liability,
(ii) Lower of applicable coverage, and
(iii) Evidence of continuous expiring cover from the Retroactive Date till the date of inception of this Policy.

Terrorism means an Act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of Persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear, including cyberterrorism.
9. Non-Fiat Currency
Any loss payment made in Non-Fiat currencies including but not limited to Cryptocurrencies.

10. Outage/Disturbance Loss
Any failure, interruption, degradation or outage of infrastructure or related services of the following Third Party providers: telecommunication, internet service, satellite, cable, electricity, gas or water providers.

11. Illegal Use of Data
Any illegal use of data and/or illicit material which You are not authorized to use.

12. Unauthorized Collection of Data
Any unlawful or unauthorized collection of personal Data or client information.

13. Expenses Prior to Notification of claim
Any fees and costs incurred before first acknowledged notification of a claim.

14. Insolvency
The insolvency, liquidation, bankruptcy of an issuing Bank or Mobile Wallet provider.

15. Immoral/Obscene Services
Any losses in connection with racist, extremist, pornographic or other immoral/obscene services, statements or representations provided, made or committed by You.

D. General Conditions

1. Reporting a Claim
You must report as soon as is reasonably practicable during the Policy Period or the Discovery Period (if applicable):

a) to Us any actual Theft of funds, E-reputation loss, Extortion Loss, Data Extortion Threat, Extortion Threat, loss, alteration, corruption or destruction of Your Data, which may give rise to payment under this Policy;

b) to Us any Third party Claim under Section 4 Media Liability.

If You report a claim or facts that might give rise to a claim to Us, then You must give Us such information and co-operation as it may reasonably require including but not limited to:

(i) Submission of fully completed and signed claim form,
(ii) Copy of FIR filed with police authorities / cyber cell or complaint letter acknowledgement from the police,
(iii) Copies of legal notice received from any affected person/entity,
(iv) Copies of summons received from any court in respect of a suit filed by an affected party/entity,
(v) Copies of correspondence with Bank and/or Mobile Wallet with regard to Theft of funds,
(vi) Legal notice served on any Bank and/or Mobile Wallet company for Theft of funds,
(vii) Copies of invoices for expenses incurred on all costs being claimed under this policy
(viii) Copies of invoices for expenses incurred due to involvement of a specialist service provider or advisor,
(ix) Details/invoices of costs incurred for filing of a claim for damages against a Third Party perpetrator in connection with a Cyber Incident governed by this Policy,
(x) Proof to show ownership of Your Computer system, and
(xi) Proof to show that the Personal data is the propriety information belonging to You.

2. Other Insurance:
If Legal Defence Costs or any other amounts insured under this Policy are also potentially insured under any other insurance policy or policies, then You must advise Us of the other insurance within a reasonable time of making a claim under this Policy and provide Us with details of the other insurance.

3. Claims condition
a) All costs incurred are subject to prior written consent by Us, which shall not be unreasonably withheld or delayed.
b) All claims will be paid in Indian National Rupee (INR). If You have suffered a loss which is in a foreign currency, the amount will be converted into INR at cash rate of exchange published on the website of the RBI or, if it has ceased to be currency, at a currency conversion website selected by Us, on the date of the loss.

4. Fraudulent Claims
If You shall give any notice for any loss under this Policy knowing such notice or claim to be false or fraudulent as regards amounts or otherwise, such loss shall be excluded from cover under the Policy, and We shall have the right, in Our sole and absolute discretion, to avoid any obligations under the Policy or void this Policy in its entirety, and in such case, all losses under the Policy shall be forfeited and all premium will be non-refundable.

5. Limit of Liability
Our liability to pay or indemnify under this contract for each and every loss and for all losses during the Policy Period, shall not exceed the Aggregate Limit of Liability and is the maximum We shall pay for the Insuring clause during the Policy period.

Each sub limit specified in Item 5 and Item 6 of the Schedule is part of the Aggregate Limit of Liability and is the maximum We shall pay for the Insuring clause during the Policy period.

In the event of the sub limit in respect of an insuring clause being completely exhausted on payment of a claim, no further liability shall attach to Us in respect of the insuring clause to which the sub limit applies.

6. Sanctions
We shall not be deemed to provide cover and We shall not be liable to pay any loss or claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such loss or claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations
resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and/or any other applicable national economic or trade sanction law or regulations.

7. Assignment

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

8. Governing Law

Any interpretation of this Policy relating to its construction, validity or operation shall be made in accordance with the laws of Republic of India and in accordance with the English text as it appears in this Policy.

9. Territorial Scope

Where legally permissible by the Indian laws and the terms and conditions of the Policy, this Policy shall apply to any loss incurred or claims made as mentioned in the Item 7 of the Schedule.

10. Jurisdiction

This Policy is subject to the exclusive jurisdiction of the Courts of India.

11. Arbitration

a) The term of the Policy shall be governed by Indian law. If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute 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 two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and the arbitration shall be conducted in accordance with the provisions of the Arbitration & Conciliation Act,1996.

b) In case either party shall refuse or fail to appoint an arbitrator within the aforesaid 30 days after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator who shall thereafter be empowered to conduct the arbitration and determine the disputes or differences referred to him as if he had been appointed a sole arbitrator with the consent of both parties.

c) It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

d) The parties shall share the expenses of the arbitrator or arbitral tribunal equally and such expenses, along with the reasonable costs of the parties in the arbitration, shall be awarded by the arbitrator or arbitral tribunal in favour of the successful party in the arbitration or, where no party can be said to have been wholly successful, to the party who has substantially succeeded.

e) The venue of the arbitration and hearings shall be India, the language of the arbitration shall be English, the law applicable to and in the arbitration shall be Indian law and the arbitration process will be in accordance with the provisions of the Arbitration & Conciliation Act 1996, as amended from time to time.

f) It is a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator or arbitrators shall be first obtained.

Subject to compliance with the provisions above, such disputes shall be referred to the exclusive jurisdiction of the Indian courts.

12. Subrogation

In the event of any payment made under this Policy, the We shall be subrogated to all Your rights or recovery thereof against any and all entities or organisations or persons, and it is Your duty to execute and deliver all documents/instruments necessary for Us to secure such rights and ensure that nothing is done to prejudice the same.

13. Renewal conditions

The Policy may be renewed with Our consent. The benefits under the Policy or/and the terms and conditions of the policy, including premium rate may be subject to change. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the Policy Period for which premium has been paid / received. No renewal receipt shall be valid unless it is on Our printed form and signed by Our authorized official.

14. Cancellation

We may cancel the Policy/Certificate of Insurance by sending 30 days' notice by recorded delivery to the Policyholder/You at the last known address on the grounds of misrepresentation, fraud or non-disclosure of material facts. In such an event no refund of premium shall be allowed. In case of cancellation due to non-cooperation by policyholder, premium will be refunded in accordance with our short rate table for the period the policy has been in force. The Policy may also be cancelled by the Policyholder by giving 30 days' notice in writing to Us, in which event We will retain premium at short-period scale as per the following table, provided there is no claim under the Policy during the Policy period.

<table>
<thead>
<tr>
<th>Period (Not exceeding)</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month</td>
<td>25% of the Annual rate</td>
</tr>
<tr>
<td>2 Months</td>
<td>35% of the Annual rate</td>
</tr>
<tr>
<td>3 Months</td>
<td>50% of the Annual rate</td>
</tr>
<tr>
<td>4 Months</td>
<td>60% of the Annual rate</td>
</tr>
<tr>
<td>6 Months</td>
<td>75% of the Annual rate</td>
</tr>
<tr>
<td>8 Months</td>
<td>85% of the Annual rate</td>
</tr>
<tr>
<td>Exceeding 8 Months</td>
<td>Full Annual Premium</td>
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</tbody>
</table>
In the event of cancellation or non-renewal of this Policy, Our liability shall cease outright on the date upon which the notice takes effect or upon the date of expiry except in respect of any circumstances or claims notified to Us during the currency of the Policy which remain unsettled at that date.

15. Customer Grievance Redressal Procedure

We are committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24x7 Toll free number 1800-266-7780/022-66939500 (tollled) or you may email to the customer service desk at customersupport@tataaig.com.

Nodal Officer

Please visit our website at www.tataaiginsurance.in to know the contact details of the nodal officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send Our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

<table>
<thead>
<tr>
<th>Office of the Ombudsman</th>
<th>Address &amp; Contact details</th>
<th>Jurisdiction of Office Union Territory, District</th>
</tr>
</thead>
<tbody>
<tr>
<td>AHMEDABAD</td>
<td>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></td>
<td>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</td>
</tr>
<tr>
<td>BENGALURU</td>
<td>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a></td>
<td>Karnataka.</td>
</tr>
<tr>
<td>BHOPAL</td>
<td>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: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a></td>
<td>Madhya Pradesh Chhattisgarh.</td>
</tr>
</tbody>
</table>

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt at this email id.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at head.customerservices@tataaig.com. After examining the matter, we will send you our final response within a period of 7 days from the date of receipt of your complaint on this email id.

Within 30 days of lodging a complaint with us, 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.
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>BHUBANESHWAR</td>
<td>Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461/2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a></td>
<td>Orissa.</td>
</tr>
<tr>
<td>CHANDIGARH</td>
<td>S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></td>
<td>Punjab, Haryana(excluding Gurugram, Faridabad, Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu &amp; Kashmir, Ladakh &amp; Chandigarh</td>
</tr>
<tr>
<td>CHENNAI</td>
<td>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: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a></td>
<td>Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)</td>
</tr>
<tr>
<td>DELHI</td>
<td>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a></td>
<td>Delhi &amp; Following Districts of Haryana - Gurugram, Faridabad, Sonepat &amp; Bahadurgarh</td>
</tr>
<tr>
<td>GUWAHATI</td>
<td>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a></td>
<td>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</td>
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<td>HYDERABAD</td>
<td>Office of the Insurance Ombudsman, 6-2-46, 1st floor, &quot;Moin Court&quot;, Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a></td>
<td>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</td>
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<td>Office of the Ombudsman</td>
<td>Address &amp; Contact details</td>
<td>Jurisdiction of Office Union Territory, District</td>
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<td>JAIPUR</td>
<td>Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a></td>
<td>Rajasthan</td>
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<tr>
<td>ERNAKULAM</td>
<td>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: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a></td>
<td>Kerala, Lakshadweep, Mahe-a part of Pondicherry</td>
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<tr>
<td>KOLKATA</td>
<td>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: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></td>
<td>West Bengal, Sikkim, Andaman &amp; Nicobar Islands</td>
</tr>
<tr>
<td>LUCKNOW</td>
<td>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: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a></td>
<td>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahrach, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</td>
</tr>
<tr>
<td>MUMBAI</td>
<td>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: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></td>
<td>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane</td>
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**CyberShield**

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<tr>
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<tr>
<td>NOIDA</td>
<td>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt. Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></td>
<td>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, Firozabad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</td>
</tr>
<tr>
<td>PATNA</td>
<td>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></td>
<td>Bihar, Jharkhand</td>
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<tr>
<td>PUNE</td>
<td>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: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a></td>
<td>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</td>
</tr>
</tbody>
</table>

This **Policy** is subject to IRDAI (Protection of **Policy** holder’s Interests) Regulation, 2017.

**Prohibition of Rebates – Section 41 of The Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015**

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

2. Any person making default in complying with the provisions of this section shall be punished with a fine which may extend to ten lakhs rupees.

**Disclaimer:** “Insurance is the subject matter of the solicitation”. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/Policy wordings carefully, before concluding a sale.

“Commencement of risk cover under the Policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited”.

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**Tata AIG General Insurance Company Limited**

**Registered Office:** Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.
24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022-6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

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