

Tata AIG General Insurance Company Limited

CyberShield Prospectus



CyberShield

CyberShield, a Cyber Insurance policy designed to provide customers below coverage:

COVERAGES:

1. Digital Theft of Funds
2. E-Reputation Loss & Extortion Threat
3. Data Recovery
4. Media Liability
5. Identity Theft [**Optional Extension**]
6. Family Cover [**Optional Extension**]

LIMIT OPTIONS:

For Individual and Family Cover

Theft of Funds only:

Limit of Indemnity (INR)	10,000	20,000	25,000	50,000	100,000	200,000	250,000	500,000	1,000,000
	0	0	0	0	0	0	0	0	0

All Cover (Theft of Funds + E-Reputation Loss and Cyber Extortion + Data Recovery + Media Liability)

Limit of Indemnity (INR)	100,000	500,000	1,000,000	5,000,000	10,000,000
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COVERAGE DETAILS

1. Digital Theft of Funds

- Cover is provided for loss suffered due to theft of funds as a result of a Cyber Incident or Hacking of Your Bank account, Credit/Debit card and/ or Mobile wallets by a Third party.
- Coverage is provided 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.
- Penal charges or fall below charges levied due to Theft of funds will also be reimbursed.

2. E-Reputation Loss & Extortion threat

Reimbursement for E-reputation loss due to a Cyber Bullying or Defamation Event

E-reputation loss means:

- Costs for a Specialist IT service provider for removal of the online material which is relevant to the Cyber bullying or Defamation Event.
- Counselling costs upto 15 hours or actual incurred costs, whichever is lower.
- Lost wages upto maximum 7 days (Capped at INR 6,500 per day)
- Legal defence costs incurred to pursue civil suit against third party.

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

3. Data Recovery

Reimbursement will be provided 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.
- 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.
- Extortion loss incurred due to a Data Extortion Threat.

4. Media Liability

Defence costs & any legal liability arising out of the below will be paid

- Defamation,
- Breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or
- Breach or interference of privacy rights, resulting from your online media activities

5. Identity Theft [Optional extension]

Below costs will be reimbursed

- Identity theft costs and lost wages for up to a maximum of 7 working days resulting from an identity theft
- Reasonable and necessary costs incurred by you for credit monitoring services and identity monitoring.
- Counselling Costs up to fifteen hours or actual incurred costs, whichever is lower

The limit of liability for each coverage will be stated in the Policy schedule.

Exclusions applicable:

6.1 Retroactive Date

Any **Theft of Funds, Cyber Bullying, Defamation Event, Extortion Threat, Data Extortion Threat, Cyber Incident, Online Media Activities, Identity Theft** (if applicable), occurring prior to the **retroactive date** specified in Item 11 of the Schedule.

6.2 Dishonest or Improper Conduct

Any criminal, dishonest, deliberate or malicious conduct of **You**.

6.3 Bodily Injury

Any physical injury, sickness, disease or death; and if arising out of the foregoing, nervous shock, emotional distress, mental anguish or mental injury, other than mental anguish or mental injury due to a **Cyber Bullying or Defamation Event**.

6.4 Property Damage

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Any loss or destruction of tangible property, or loss of use thereof, or physical theft, including wear and tear.

6.5 Any activities carried out by **You** for business or professional purposes, whether in **Your** capacity as an employee or self-employed practitioner.

6.6 **Intellectual Property and Trade Secrets**

Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property, unless otherwise covered under Section 4 Media Liability.

6.7 **War**

War, hostilities or warlike activities (whether war is declared or not), invasion, civil uprisings, riot, rebellion, insurrection, illegal strikes, decrees of government, state or public authorities and including **Terrorism**.

6.8 **Government Authority**

Any loss or damage caused by seizure, confiscation, demand, destruction or damage to **Your Computer system**, due to the action, requirement or order of any government, regulator, court or other body acting within its lawful authority.

6.9 **Non-Fiat Currency**

Any loss payment made in **Non-Fiat currencies** including but not limited to Cryptocurrencies.

6.10 **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.

6.11 **Illegal Use of Data**

Any illegal use of data and/or illicit material which **You** are not authorized to use.

6.12 **Unauthorized Collection of Data**

Any unlawful or unauthorized collection of personal **Data** or client information.

6.13 **Expenses Prior to Notification of claim**

Any fees and costs incurred before first acknowledged notification of a claim.

6.14 **Insolvency**

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

6.15 **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**.

NOTICE OF CLAIM:

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In the event of a claim under this Policy, you shall give written notice to us by registered post or courier at the following address:

Financial Lines Claims Department,
Tata AIG General Insurance Company Ltd,
A-501, V Floor, Infinity IT Park, Building No. 4, General AK Vaidya Marg,
Dindoshi, Malad East, MUMBAI - 400097, INDIA

OR

Call on our Toll Free Number : 1800 2667780.

OR

Email us at: FL.Claims@tataaig.com

GRIEVANCE REDRESSAL PROCEDURE:

We are committed to extend the best possible services to You. However, if you are not satisfied with our services and wish to lodge a complaint, please call our 24X7 Toll free number 1800- 266-7780 or 022-66939500 (tolled) or 1800 22 9966 (For Senior Citizens) or you may email to the customer service desk at customersupport@tataaig.com.

After examining the issue and subsequent closure, we will send our response within 10 days from the date of receipt of the complaint by Us. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Escalation Level 1 In case you do not receive a resolution within 10 days or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After analyzing 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 In case you do not receive a resolution within 8 days or if the resolution still does not meet your expectations, you can write to Head - Customer Services at head.customerservices@tataaig.com After examining the matter, we will send you our final response within 7 days from the date of receipt of your complaint on this email id.

CANCELLATION

We may cancel the Policy by sending 30 days' notice by recorded delivery to You at Your 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. In case of any claim under the Policy no refund of premium shall be allowed.

Period (Not exceeding)	Rate
1 Month	25% of the Annual rate
2 Months	35% of the Annual rate

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3 Months	50% of the Annual rate
4 Months	60% of the Annual rate
6 Months	75% of the Annual rate
8 Months	85% of the Annual rate
Exceeding 8 Months	Full Annual Premium

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.

STATUTORY WARNING: Section 41 of Insurance Act 1938 (Prohibition of rebates) 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 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 liable for penalty which may extend to ten lakh rupees.

This policy is subject to of IRDAI (Protection of Policyholder's Interests) Regulation, 2017.

SECTION 64 VB OF THE INSURANCE ACT 1938

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

"Insurance is subject matter of solicitation". This is only a summary of the benefits, exclusions, limitations, terms & conditions, for more details please refer policy wordings carefully, before concluding a sale.