

Policy Schedule
Retail Cyber Liability Insurance

Item No			
1	Policyholder		
2	Address		
3	Policy Period		
4	Policy Limit		
5	Event	Covered	Applicable Sub-Limit per Event
	a) Identity Theft (Section 1.1.)		
	b) Unauthorized transaction (Section 1.2.)		
	c) Reputational injury (Section 1.3.)		
	d) Cyberbullying (Section 1.4.)		
	e) Cyber Extortion (Section 1.5.)		
	f) Malware Intrusion (Section 1.6.)		
	g) Legal Expenses (Section 1.6.)		
	h) Data Restoration Costs (Section 1.7.)		
	i) Forensic Costs (Section 1.8.)		
	j) Consequential Loss (Section 1.9.)		
7	Retention per Event	Nil	
8	Annual Aggregate Policy Limit		
9	Premium		
10	Intermediary Details		
11	Conditions		

ICICI Lombard General Insurance Company Ltd
UIN Number: IRDAN115RP0002V01202021

For Reference Only

Registered Office address :- ICICI Lombard General Insurance Company Limited , ICICI Lombard House 414, Veer Savarkar Marg , Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025 CIN: L67200MH2000PLC129408

Scope of Cover

In consideration of the receipt of premium, and in reliance of the documents submitted, statements made and the information contained in the proposal form (which are a part of and form the basis of this Policy) and subject to the terms and conditions of this Policy, the **Insurer** and the **Policyholder** agree as follows

1 Insuring Clauses:

It is agreed that no cover shall be available under any of the following Insuring Clauses unless it is specified to be applicable in the Item 5 of the Schedule.

The below insuring clauses provide protection to **You** against loss or damage out of one **Event** which arises directly from **Third Party** fraudulent actions directly resulting from **Your** use of **Your computer systems** or **Your** use of the internet during the **Policy Period** and is reported in accordance with conditions of this policy:

1.1 Identity Theft	We shall pay You, up to the sublimit mentioned in Item 5a of the Policy Schedule, for Your Identity Theft Costs and Lost Wages, resulting from an Identity Theft first occurring during the Policy Period and reported to Us and the local police within 72 hours of discovery of the Identity Theft and in any case during the Policy Period.
1.2 Unauthorized transaction	We shall pay You, upto the sublimit mentioned in Item 5b of the Policy Schedule, for Your direct financial loss and Lost Wages, resulting from an Unauthorized Transaction first occurring during the Policy Period and reported to Us during the Policy Period and Bank / debit or credit card issuer, as the case may be, within 72 hours upon discovery (and in any case during the Policy Period)of such transaction.
1.3 Reputational injury	We shall pay You, up to the sublimit mentioned in Item 5c of the Policy Schedule, for Crisis Management Costs and Lost Wages, resulting from a Publication during the Policy Period and reported to Us and police within 24 hours of discovery(and in any case during the Policy Period) of the Publication. This cover does not apply to any loss: a) which occurs within the first 30 days of the inception of this policy. b) Damage caused by a Journalist
1.4 Cyberbullying	We shall pay You, up to the sublimit mentioned in Item 5d of the Policy Schedule, for Your Cyberbullying Costs and Lost Wages, resulting from Cyberbullying first committed during and reported to Us within the Policy Period.

1.5 Cyber Extortion	We shall pay You, up to the sublimit mentioned in Item 5e of the Policy Schedule, for Your Cyber Extortion Costs and Lost Wages , resulting from a Cyber Extortion Threat first received during the Policy Period and reported to Us and the police immediately upon discovery (and in any case during the Policy Period)
1.6. Malware Intrusion	We shall pay You, up to the sublimit mentioned in Item 5f of the Policy Schedule, for Data Restoration Costs and Lost Wages , resulting from a Malware Intrusion first occurring during the Policy Period and reported to Us and the police immediately upon discovery (and in any case during the Policy Period)
1.7 Legal Expenses	<p>We will pay as part of the sublimit per Event, first occurring during the Policy Period, mentioned in Item 5 of the Policy Schedule any reasonable and necessary fees and expenses incurred, with Our prior consent, in</p> <ul style="list-style-type: none"> i) An initial consultation with a lawyer to determine the severity of and appropriate response to an Event ii) pursuing or defending legal actions against or by a Third Party solely as a result of an Event iii) removing an erroneous criminal or civil charge entered against You solely as a result of an Event <p>Provided that</p> <ul style="list-style-type: none"> A) The legal expenses are incurred in relation to an Event which takes place in its entirety during the Policy Period B) Our prior consent is obtained before initiating such legal actions C) The legal action takes place in India under Indian laws
1.8 Data Restoration Costs	We will pay as part of the sublimit per Event , first occurring during the Policy Period , mentioned in Item 5 of the Policy Schedule reasonable fees, costs and expenses incurred, with Our prior written consent, to restore the lost data following a Cyber Extortion Threat or following an introduction of Malware into Your Computer System that results in alteration, corruption or destruction of Data .
1.9 Forensic Costs	We will pay as part of the sublimit per Event , first occurring during the Policy Period , mentioned in Item 5 of the Policy Schedule reasonable fees, costs and expenses incurred, with Our prior written consent, to hire a digital forensic expert to aid in prosecution following an Event .
1.10 Consequential Loss	<p>We will pay as part of the sublimit per Event, taking place during the Policy Period mentioned in Item 5 of the Policy Schedule any penalty imposed on You by a bank or credit organization for</p> <ul style="list-style-type: none"> 1) not maintaining the minimum balance in an account

	2) missing an Equated Monthly Payment (EMI) on a loan solely as a result of an Event during the Policy Period .
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For Reference Only

2 GENERAL EXCLUSIONS

This policy does not cover claims directly or indirectly caused by or arising from:

- 2.1 **Your** failure to take precautions to safeguard **Your Personal Information**, Bank Accounts and/or Credit/Debit Cards and or mobile wallets information and internet communication.
- 2.2 Any actual physical injury (other than emotional distress or mental injury), sickness, disease, disability, or death of any person
- 2.3 a) the commission by **You** of any dishonest , criminal or malicious; acts or
b) **Your** participation in, or direction of , or knowledge of such acts
c) Loss directly or indirectly created or endorsed by **You**
- 2.4 Facts or circumstances, known to **You** or which **You** could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim.
- 2.5 Any legal proceedings which commenced prior to inception of this Policy
- 2.6 **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.
- 2.7 Any unexplained loss or mysterious disappearance.
- 2.8 Any loss or damage caused by the order of any government authority.
- 2.9 Consequential loss or damage of any kind including loss suffered by any **Third Party** except as specified in insuring clause 1.9
- 2.10 Matters uninsurable under law.
- 2.11 Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency
- 2.12 Any damage to or destruction of any tangible property, including loss of use thereof.
- 2.13 Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like

2. 14 Any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing
2. 15 War, Terrorism, looting and Governmental Acts.
2. 16 Any actual or alleged plagiarism or infringement of any Trade Secrets, registered patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property

3 Definitions:

3.1 Computer System	means desktop, laptop, smartphone, phones, tablet and other smart devices owned and/or operated by You .
3.2 Crisis Management Costs	<p>means the reasonable and necessary fees and expenses incurred by You with Our consent for:</p> <ul style="list-style-type: none"> a) The services of an IT specialist to remove such Publication from the internet; and b) Face-to-face consultation with a Psychologist if You are referred by an attending physician for post- traumatic stress disorder, suicidal tendencies, self-harm, depression, anxiety disorder, insomnia or similar serious medical condition
3.3 Cyberbullying Costs	<p>means reasonable fees, costs and expenses paid, with Our prior written consent for</p> <ul style="list-style-type: none"> a) Face-to-face 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 diagnosis b) related rest and recuperation expenses, as prescribed by a Physician or psychologist c) related temporary relocation expenses for You for temporary private tutoring
3.4 Cyber Extortion Costs	<p>means reasonable fees, costs and expenses paid, with Our prior written consent,</p> <ul style="list-style-type: none"> a) to IT security consultants retained by You b) monies paid by You to prevent or end a Cyber Extortion Threat c) Data restoration costs

	d) Forensic costs
3.5 Cyber Extortion Threat	means a credible threat or series of related threats directed at You for the purpose of demanding monies, communicated to You to prevent or end a Security Threat .
3.6 Cyberbullying	means two or more similar or related acts of <ul style="list-style-type: none"> a) harassment (including foster personal interaction repeatedly despite a clear indication of disinterest) b) intimidation, c) defamation of character, d) invasion of privacy (including monitoring the use of the internet, email or any other form of electronic communication); or e) threats of violence <p>committed against You over the internet, which result in</p> <ul style="list-style-type: none"> i) wrongful termination of employment; ii) false arrest; iii) wrongful discipline by a school or college; or iv) debilitating shock, mental anguish, or mental injury, as diagnosed by a licensed Physician or psychologist, that makes medical consultation necessary
3.7. Data	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, software programs, or other types of data
3.8 E-mail spoofing or Phishing	Means the act of a Third Party obtaining financial and other confidential information from You by masquerading as a reputable entity (including but not limited to a bank) over an email or a fraudulent website or other digital channels.
3.9 Event	Means an occurrence of one or more of these covered events covered under this Policy, which arises out of the use of the internet and that is attributed to the conduct of a Third Party and is not due to Your fault: <ul style="list-style-type: none"> a) Identity Theft b) Unauthorized transaction c) Reputational injury d) Cyberbullying e) Cyber Extortion f) Malware Intrusion
3.10 Identity Theft	means the theft of Personal Information over the internet , which has resulted or could reasonably result in the wrongful use of such information

<p>3.11 Identity Theft costs</p>	<p>means the reasonable and necessary fees and expenses incurred by You with Our consent for</p> <ul style="list-style-type: none"> i) Costs of re-filing rejected applications for loans, grants or other credit instruments which were rejected because the lender received incorrect credit information; ii) Costs of notarizing affidavits or other similar documents, for law enforcement agencies, financial institutions or similar credit grantors and credit agencies iii) telephone calls and postage in order to report the Identity Theft and/or amend or rectify Your records as to Your true name or identity; iv) upto six credit reports from established credit bureaus v) Cost of re-issuance of identity document used for theft
<p>3.12. Journalist</p>	<p>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.</p>
<p>3.13 Limit of Liability</p>	<p>means the amount specified in Item 5 of the Schedule</p>
<p>3.14 Lost Wages</p>	<p>means actual lost wages that would have been earned for time reasonably and necessarily taken off work and away from Your work premises, solely as a result of Your efforts to amend or rectify records as a result of any Event. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns.</p>
<p>3.15 Malware</p>	<p>means any software used to erase, corrupt or damage data or or gain access to Computer Systems or harmful software code, including but not limited to computer viruses, Trojan horses, keystroke loggers, spyware, adware, worms and logic bombs.</p>
<p>3.16 Malware Intrusion</p>	<p>means an introduction of Malware into Your computer system that results in alteration, corruption or destruction of Your data or Your software.</p>
<p>3.17 Personal Information</p>	<p>means Your private details (including any online authentication information) relating to Your identity that will allow You to be identified, such as:</p> <ul style="list-style-type: none"> a) Full name b) Passport number c) Mailing and/or home address d) Driving license number e) Telephone number(s) f) Online login ID and password g) Credit/Debit Card number h) Bank Account number i) Aadhar Card Number

	Personal Information does not include publicly available information that is lawfully made available to the general public from any source including government records.
3.18 Policyholder	means the natural person specified at Item 1 of the Schedule.
3.19 Policy Limit	Means the amount mentioned in Item 4 of the Schedule
3.20 Policy Period	means the period of time specified at Item 3 of the Schedule.
3.21 Publication	<p>means published information (whether in the form of videos, photographs or published statements) on the internet (including forums, blog postings, social media and any other websites) which is defamatory, insulting or invasion of privacy.</p> <p>Publication excludes any non-digital media like in print, radio or television broadcast etc.</p>
3.22 Retention	means the applicable retention for each Insuring Clause as specified in at Item 7 of the Schedule.
3.23 Security Threat	means any threat conveyed over the internet to demand money from You by threatening to inflict harm to Your person, Your reputation or Your property by making public Your Personal Information / data stored in Your Computer System while still in Your physical possession and custody or by denying You the access to data or information in such Computer System
3.24 Third Party	<p>means any person or entity who deals at arm's length with You and which neither controls nor is controlled by You. Third party shall not be:</p> <p>a) Any person covered under this Policy; or b) Any person or entity who is in an employer-employee relationship with You;</p>
3.25 Unauthorized transaction	<p>means unauthorized and fraudulent use of Your</p> <p>a) Bank Account with banks operating in India and/or b) Credit/Debit Cards issued by Banks operating in India and/or c) Mobile wallets operating in India</p> <p>by a Third Party for transfers, purchases or withdrawals made over the internet (but not ATM), provided they are</p>

	unrecoverable from any other sources. Unauthorized transactions also include any e-mail spoofing and phishing attack.
3.26 We/Ours/Us	means ICICI Lombard General Insurance Company Ltd
3.27 You/ Your	means Policyholder and his or her spouse, parents and children who reside at the same address

4 Limit of Liability and Retentions:

Our maximum aggregate liability under the Policy for all claims during the **Policy Period** is limited to the **Policy Limit**. The sublimit for any cover mentioned in Item 5 is a part of and not in addition to the **Policy Limit**. If a loss is covered under more than one Insuring Clause, **We** will pay up to the sublimit of the Insuring Clause with highest sublimit and in any case **We** will not pay multiple sub-limits.

The **Insurer** will only pay for any amount of loss as defined under the respective insuring clause which is in excess of **Retention**. **You** will be liable for the **Retention** which will remain uninsured. A single **Retention** shall apply to all payments arising out of, based upon or attributable to continuous, repeated or related **Events**.

5 General Conditions:

5.1 Claim Series	All losses arising out of the same, continuous, related or repeated acts shall be treated as arising out of a single Event , shall be subject to the terms, conditions, exclusions and single Aggregate Limit of liability in effect at the time the first such Event occurs.
5.2 Defence, Settlement and Co-operation	We shall be entitled to fully participate in the defence and at the negotiation stage of any settlement that is reasonably likely to involve or appears to involve Us . However, the right and duty to defend and contest a Claim shall lie solely with You . As a condition precedent to liability under the Policy, the Insured at its own costs shall provide the Insurer with all documents, information, assistance and cooperation that the Insurer may request and require towards investigation, defence, settlement or appeal of a Claim or circumstance. Each Insured shall also take reasonable steps to mitigate the Loss .
5.3 Proof of Loss	You shall furnish a proof of Loss with full particulars of the Loss to Us in support of any claim under the policy within one month of reporting the claim. The claim shall be accepted using the following proof of loss 1) Lost Wages – The basis of calculations for Lost Wages will be the daily rate of Your last drawn monthly salary. You will be required to provide the latest salary slip verified by the entity issuing such

	<p>slip.</p> <p>For Self-employed person - The basis of calculations for Lost Wages will be the Your tax returns in the prior financial year. You will be required to provide the latest tax returns</p> <p>2) Direct financial loss caused by an Unauthorized Fund Transfer –</p> <p>a) Proof of reporting to bank or credit organization;</p> <p>b) Proof that the bank or credit organization is not indemnifying such loss to You;</p> <p>c) Complaint letter acknowledged by Police.</p> <p>3) Currency paid by You to prevent or end a Cyber Extortion Threat -</p>
5.4 Observance of Terms and Conditions	<p>The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to any liability on Our part to make any payment under this Policy.</p>
5.5 Title & Headings	<p>The titles and headings used in this Policy, including any Endorsements, are for the purposes of reference only and shall not otherwise affect the meaning of this Policy. Singular includes the plural, and vice versa. Words in bold typeface (except headings) have special meaning and are defined In Section 4.</p>
5.6 Grievance Redressal	<p>In case You are aggrieved in any way, You should do the following</p> <p>i. For resolution of any query or grievance, Insured may contact Our respective branch office or may call Us at toll free no. 1800 2666 or email us at customersupport@icicilombard.com or write to us at</p> <p>ICICI Lombard General Insurance Company Ltd.</p> <p>ICICI Lombard House,</p> <p>414, Veer Savarkar Marg,</p> <p>Near Siddhi Vinayak Temple,</p>

	<p>Prabhadevi, Mumbai- 400025</p> <p>ii. If You are not satisfied with the resolution provided, You may approach us at the sub section "Grievance Redressal" on Our website www.icicilombard.com (Customer Support section)</p> <p>iii. In case Your complaint is not fully addressed by the insurer, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to the Insurance Regulatory Development Authority of India (IRDAI). Through IGMS You can register Your complaint online and track its status. For registration please visit IRDAI website www.irdai.gov.in. If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.</p> <p>The updated details of Insurance Ombudsman are available on IRDAI website: www.irdaindia.org, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, Our website www.icicilombard.com can be obtained from any of Our offices.</p> <table border="1"><thead><tr><th data-bbox="609 1203 846 1381">Sr. no.</th><th data-bbox="846 1203 1068 1381">Name and office of Insurance Ombudsman</th><th data-bbox="1068 1203 1291 1381">Territorial Area of Jurisdiction</th></tr></thead><tbody><tr><td data-bbox="609 1381 846 1871">1</td><td data-bbox="846 1381 1068 1871">AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014</td><td data-bbox="1068 1381 1291 1871">State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.</td></tr></tbody></table>	Sr. no.	Name and office of Insurance Ombudsman	Territorial Area of Jurisdiction	1	AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
Sr. no.	Name and office of Insurance Ombudsman	Territorial Area of Jurisdiction					
1	AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.					

		Tel.:- 079-27546150/139 Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@eco.i.co.in	
	2	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, 19/19, 24th Main Road,JP Nagar, 1st Phase, Bengaluru-560 078. Tel.:- 080-26652048 / 26652049 Email:- bimalokpal.bengaluru@eco.i.co.in	Karnataka.
	3	BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel Office, Near New Market,Bhopal	States of Madhya Pradesh and Chattisgarh.

		– 462 033. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:- bimalokpalbhopal@ecoi.in	
	4	BHUBANESH WAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461 / 2596455 Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@ecoi.co.in	State of Orissa.
	5	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2 nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861 / 2706468 Fax:- 0172-2708274	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.

		Email:- bimalokpal.chandigarh@ecoi.co.in	
6	<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333668 / 24335284 Fax:- 044-24333664 Email:- bimalokpal.chennai@ecoi.co.in</p>	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	
7	<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539 /7532 Fax:- 011-23230858 Email:- bimalokpal.delhi@ecoi.co.in</p>	State of Delhi	

		hi@ecoi.co.in	
8	<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam - 682 015. Tel.:- 0484-2358759/2359338 Fax:- 0484-2359336 Email:- bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry</p>	
9	<p>GUWAHATI Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.:- 0361-2132204 / 2132205 Fax:- 0361-2732937 Email:- bimalokpal.guwahati@ecoi.co.in</p>	<p>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	

		o.in	
10	HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.:- 040-65504123/2331 2122 Fax:- 040-23376599 Email:- bimalokpal.hyderabad@ecoi.co.in o.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.	
11	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.:- 0141-2740363 Email:- bimalokpal.jaipur@ecoi.co.in	State of Rajasthan.	
12	KOLKATA Office of the	States of West Bengal, Bihar,	

		Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata a - 700 072. Tel.:- 033- 22124339 / 22124340 Fax:- 033- 22124341 Email:- bimalokpal.kolkata@ecoi.co.in	Sikkim and Union Territories of Andaman and Nicobar Islands.
	13	LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow- 226 001. Tel.:- 0522- 2231330 / 2231331 Fax:- 0522- 2231310. Email:- bimalokpal.lucknow@ecoi.co.in	District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti,

			Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar .
	14	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S. V. Road, Santacruz (W),Mumbai - 400 054. Tel.:- 022- 26106928/360/ 889 Fax:- 022- 26106052 Email:- bimalokpal.mumbai@ecoi.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
	15	NOIDA Office of the Insurance Ombudsman,	States of Uttaranchal and the following

		Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector- 15,Gautam Budh Nagar, Noida Email:- bimalokpal.noida@ecoi.co.in	Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
	16	PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,Bazar Samiti Road,Bahadurp ur,Patna - 800 006.	States of Bihar and Jharkhand.

		Email:- bimalokpal.patna@ecoi.co.in	
	17	PUNE Office of the Insurance Ombudsman, Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198,NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 - 32341320 Email:- bimalokpal.pune@ecoi.co.in	States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.
5.7 Authorisation	The Policyholder is authorised to act as representative on behalf of each one of You with respect to all matters relating to or affecting this Policy		
5.8 Changes in Your circumstances	You must notify Us as soon as possible in writing of any change in Your circumstances which may affect this insurance cover. We will advise You if there is any additional premium payable by You .		
5.9 Reasonable Care	You must take due care and reasonable precautions to safeguard Your Personal Information, details of Your Bank Accounts and/or Credit/Debit Cards and internet communications. This should include but not limited to regular data backup, logins, not sharing PIN/TAN and personal information with third parties, only installing legal software from trusted sources such as manufacturer app-stores and maintaining an updated and secure state of their software and operating systems as recommended by the manufacturer. You should also take all practical steps to minimize claims.		
5.10 Fraud	You must not act in a fraudulent manner. If You , or		

	<p>anyone acting for You:</p> <p>a) makes a claim under the Policy knowing the claim to be false or fraudulently inflated;</p> <p>b) cause any loss or damage by Your wilful act or with Your knowledge;</p> <p>c) send Us a document to support a claim knowing the document to be forged or false in any way; or</p> <p>d) make a statement to support a claim knowing the statement to be false in any way, We will not pay the claim and all cover under the Policy will be forfeited. We also reserve the right to recover from You the amount of any claim We have already paid under the Policy.</p>																
5.11 Cancellation	<p>You may cancel the Policy by giving Us 15 days' written notice, in which case, We will refund the short rate premium, as per the table below, in respect of the unexpired Policy Period, provided no claims have been made under the Policy.</p> <table border="1" data-bbox="647 900 1248 1274"> <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> </tr> </tbody> </table> <p>We may also cancel the Policy at any time by giving You 15 business days' written notice by registered letter to You at Your last known address. In which case, We will refund the pro-rated premium paid in respect of the unexpired Policy Period, provided no claims have been made under the Policy.</p>	Period (Not exceeding)	Rate	1 Month	25% of the Annual rate	2 Months	35% of the Annual rate	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
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5.12 Other Insurance	<p>In the event of an incident which results in a claim under this Policy and You have other insurance covering the same loss, We will not pay more than Our share, subject to the maximum Limit of Cover granted under this Policy.</p>																
5.13 Allocation	<p>If a Claim involves both covered and uncovered matters or persons under this Policy, then You and We shall use reasonable efforts to determine a just and equitable allocation of Loss covered under this Policy.</p>																
5.14 Reimbursement	<p>We shall at any time be entitled to take proceedings</p>																

and Subrogation	in Your name (at Our expense) to recover, for our benefit, the amount of any payment made by Us under this Policy and in which case, You must fully cooperate with Us in this respect and must not do anything to prejudice Our rights. Prior to any payment under the Policy, You must provide an undertaking that a third party did not reimburse You for the third party fraudulent action for the amount claimed under the Policy.
5.15 Arbitration	<p>If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996 as amended from time to time. The place of arbitration shall be Mumbai</p> <p>It is clearly agreed and understood that no dispute or difference shall be referred to arbitration as herein before provided, if We have disputed or not accepted liability under or in respect of this Policy.</p> <p>It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the Loss or damage shall be first obtained.</p>
5.16 Claims	<p>a) In the event of a claim, please contact Us and We will provide You with any advice You may need.</p> <p>b) The payment of claims is dependent on Your providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, You must provide all relevant documents including receipts, bills and other records in support of Your claim.</p> <p>c) We have the sole control of any legal action and</p>

	<p>all related negotiations. You must make no admission or settlement and must not enter into any correspondence or exchange of communications about the claim without our prior authorization except where notification is required to be made to banks or credit organization and the police.</p> <p>d) All claims are paid in INR. If You suffer a loss which is in a foreign currency, the amount will be converted into INR at the exchange rate on the date of the loss.</p>
5.17 Governing Law	<p>This Policy and all disputes and differences arising thereunder shall be interpreted under, governed by and construed in all respects in accordance with the laws of India.</p> <p>This Policy shall be governed by the laws of India.</p>
5.18 Assignment	<p>No assignment of interest under this Policy shall be binding upon us. We do not assume any responsibility for the validity of an assignment.</p>
5.19 Sanction Clause	<p>We shall not be deemed to provide cover under this Policy or be liable to pay any claim under the Policy to the extent that the provision of such cover or payment of such claim 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 Kingdom or United States of America.</p>
5.20 No Tacit Renewal	<p>We shall not be bound to accept any renewal premium nor give notice that such is due.</p>