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- Prohibition of Rebates: Under Section 41 of the Insurance Act 1938.
- No person shall allow or offer to allow either directly or indirectly as inducement to any person to take out 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 prospectuses or tables of the Insurer. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to ₹10 Lakhs.



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Printing Code: e@S/BR/140/FEB2021

HDFC ERGO General Insurance Company Limited

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INTRODUCTION

The word “internet” has turned our existence upside down. It has changed the way we work, socialize, create and share information and organize the flow of people, ideas, and things around the globe. Today, we spend much of our time on the internet surfing, shopping, sharing and even meeting new people. There is no doubt that internet has given us convenience and improves our life enormously, but at the same time it has also proven as a dangerous place which exposes us to the risks that subsist in cyber space, such as the risk of damage to your e-reputation, fraudulent transactions with your credit cards, debit cards, theft of your personal information, etc.

HDFC ERGO brings to you E@Secure Insurance, a product designed to provide protection to individual customers in the event of online breach (arising directly from the use of internet) by the third parties resulting due to covered risk.

KEY FEATURES

-  Protection against cyber risks and frauds carried out from any device
-  Coverage for entire family including spouse, 2 dependent children (no age limit)
-  Covers unauthorized online transactions
-  Covers loss due to phishing and email spoofing
-  Pays for legal advice and covers legal cost/ expenses arising out of any covered risks
-  Covers online reputation & identity theft
-  Covers cost for consulting psychologist
-  Various pre-determined limits to choose from

WHAT IS COVERED

- **Legal Protection:** Covers legal cost and expenses In case of a legal dispute arising out of specified covered risk as listed below. Also covers cost of legal advice sought by the insured
- **Damage to E-Reputation:** Covers damage to personal reputation when third party publishes harmful information about you on the internet (including forums, blog postings, social media and any other website)
- **Identity theft:** Reimburse expenses incurred due to loss of your personal information over the internet by a third party to obtain money, goods or services
- **Unauthorized online transactions:** Covers fraudulent online transactions made on your bank account /debit/ credit card/ e-wallets by a third party
- **E-extortion:** Covers you for the financial loss suffered by you as a result of an extortion threat
- **Cyber bullying:** Covers expenses incurred for psychological counselling, if you are the victim of cyber bullying or harassment by the third party
- **Phishing and E-mail spoofing:** Covers financial loss suffered due to direct result of phishing and email spoofing

OPTIONAL COVER



Family: extend cover to include self, spouse and dependent children (maximum upto 4 family members)



Protection of digital assets from Malware: covers cost of restoration and recollection of digital data maximum upto 10% of limit of liability.

Note: For optional cover, additional premium will be charged.

PREMIUM TABLE: (Amt in INR and Exclusive of Tax)

Limits (Sum Insured)	50,000	100,000	500,000	2,000,000	5,000,000	10,000,000
Individual	1,410	1,938	3,524	6,167	10,044	14,273
Individual + Family	NA	NA	6,167	9,868	15,859	22,907
(+) Plus Optional Extension - Protection of Digital assets from Malware	Individual	1,551	2,132	3,877	6,784	11,048
	Individual + Family	NA	NA	6,784	10,855	17,445

LIMIT OF LIABILITY – SUB LIMITS

Triggering Multiple Specified Event

In case one loss occurrence could be classified under multiple Specified Events as defined herein, this Policy will only provide protection under one Specified Event clause and the benefits stipulated therein. Where one loss occurrence triggering multiple Specified Events, in such case Specified Events having highest sub limit will be payable.

Limit of liability will be further sub limited as mentioned below.

Section	Cover	Sub Limit
1	Legal Protection	100%
2	Damage to E-reputation	25%
3	Psychological counseling	10%
4	Identity Theft	25%
5	Unauthorized Online Transaction	100%
6	E-Extortion	10%
7	Cyber Bullying	10%
8	Phishing and Email Spoofing	Phishing - 15% & Email Spoofing - 25%
9	Protection of digital assets from Malware (optional)	10%

MINIMUM DEDUCTIBLE

Limit of indemnity up to ₹ 500,000 - Nil deductible
Above ₹ 500,000 - ₹ 3500

WHAT IS NOT COVERED

- Illegal or malicious act
- Business activities of any kind including full time or part time gainful employment or any other work for pay or profit
- Prior facts and circumstances
- Failure to take reasonable precaution to protect Your personal or confidential information
- Loss directly or indirectly and intentionally created by you
- Any kind of unexplained loss or mysterious disappearance
- Any loss caused by the order of any government authority
- Consequential losses of any kind or any damage suffered by Third Party
- Any inherent product defect / wear and tear / disputes concerning purchase price
- Loss already reimbursed by the bank
- Fees and costs incurred before the acceptance of claim
- Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency
- Claim made in connection to the Outage-of-external-Networks
- Claims reported after 6 months from the date of occurrence of the events covered under this policy
- Any damage or destruction to tangible property including any use thereof
- Any contractual or assumed liability
- Infringement of any intellectual property rights
- War & Terrorism
- Inherent product defect or any liability relating to securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like
- Unsolicited correspondence or communications (whether in physical or electronic form), wire tapping, audio or video recordings or telephone marketing

TERMS AND CONDITIONS

Disclaimer:

The above information is only indicative in nature. For details of the coverage and exclusions, please refer to the policy wordings.

The liability of the Company does not commence until the acceptance of the proposal has been formally intimated to the Insured and full premium has been realized by the Company.