



CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to the applicable Policy Clause Number in the next column)	Policy Clause Number
1	Product Name	Royal Personal Cyber Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN102RPLB0005V01202425	
3	Structure	Indemnity	
4	Interests Insured	The policy is applicable for any individual who is subject to Cyber risks.	Details as per policy schedule
5	Sum Insured	You can select the Sum Insured (SI) under the Policy: - - Sum Insured can be in multiples of Rs. 500 upto Rs.1,00,000 Or fixed as stated below for SI exceeding Rs,1,00,000: - Rs.1,25,000 or Rs.1,50,000 or Rs.1,75,000 or Rs.2,00,000	Sum Insured Amount as specified in Policy Schedule
6	Policy Coverage	The Policy indemnifies you against theft of funds 1. due to an unauthorised access to Your Bank account or Mobile Wallets by a Third Party or 2. as a consequence of You being a victim of Phishing/Email Spoofing, provided that: <ul style="list-style-type: none">You report to the issuing Bank or the Mobile Wallet company within 72 hours after discovery of the Theft of Funds,You provide evidence that the issuing Bank or the Mobile Wallet company is not reimbursing You for the Theft of Funds, andYou provide evidence of lodging a police complaint dealing the Theft of Funds within 72 hours upon discovery by You.	Coverage



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		Kindly refer to Policy Schedule for additional covers opted by you.	
7	Add-on covers	Not applicable	
8	Loss Participation	Deductibles as stated in Policy Schedule	Policy Schedule
9	Exclusions	<p>We will not cover, and We shall not be liable to pay any claim/s made by You under this Policy arising directly or indirectly from the following:</p> <ol style="list-style-type: none">1. Insured Events or circumstances that could reasonably lead to an Insured Event which are known by You prior to the inception of this Policy.2. Any action or omission of You any misbehavior of You which is intentional, malicious, dishonest, deliberate or reckless.3. Any action or omission in Your capacity as employee or self-employed person as well as any professional or business activity.4. Any type of war (whether declared or not), use of force or hostile act.5. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.6. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.7. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Extension-7 Social Media and Media Liability. However, theft, infringement, misuse or abuse of patents will always remain excluded.	Standard Exclusions



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		<p>8. Third Party Claims made by one Insured person against another Insured person.</p> <p>9. Any costs of betterment of Your Personal Device or Your Smart Home Devices beyond the state existing prior to the Insured Event, unless unavoidable.</p> <p>10. Claims involving cryptocurrencies are excluded except where they are used as ransom payments under Cyber Extortion extension, subject to the insurer's prior written consent and applicable laws.</p> <p>11. 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 cyber terrorism.</p> <p>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 person.</p> <p>13. 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.</p> <p>14. Any unaccounted payments made (which cannot be evidenced by a valid document) shall not be admissible.</p> <p>15. Sanctions/Embargoes: 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</p>	



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		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. 16. Consequential Losses of any kind arising due to covered Cyber Attacks.	
10	Special conditions and warranties (if any)	a. Make sure Your Personal Devices or Smart Home Devices are used and maintained as recommended by the manufacturer or supplier. b. Variations to this Policy must be agreed upon by the named Insured and Us in writing.	Conditions precedent to the policy issuance and applicable during the policy period Conditions applicable during the policy period



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11	Admissibility of Claim	<p><u>Admissibility of Claim:</u> The claim will be admissible as per the terms and conditions of the policy.</p> <p><u>Denial of Claim:</u> A claim under the policy can be denied due to any of the following circumstances: -</p> <ul style="list-style-type: none"> We will not pay the claim and will cancel the policy if the claim is false or fraudulent or if you support a claim with any false or fraudulent statement or documents. Losses fall under the policy exclusion. Losses happening outside India. <p>➤ Insured to prevent and mitigate loss or damages covered under this Policy by taking reasonable and due care precautions to safeguard the Data, Personal Devices, and Smart Home Devices.</p>	As per Policy wording
12	Policy Servicing – Claim intimation and Processing	<p>For queries related to policy/claim intimation or servicing, please contact us at 18602580000 /18604250000 or write to us at care@royalsundaram.in.</p> <p>a. Reporting: You must report as soon as is reasonably practicable and in any case not exceeding the period as specified in the Policy Schedule, to Us or to the Incident Response Provider of any actual Insured Event which may give rise to a claim under this Policy. Claim can be intimated by You to any of Our offices or call centers at 1860-258-0000 / 1860-425-0000 or write to us at care@royalsundaram.in</p> <p>b. Documents required to be submitted by insured for Claim processing:</p> <ol style="list-style-type: none"> Fully completed and signed claim form Copy of FIR filed with police authorities / cyber cell or complaint letter acknowledgement from the police. 	<p>Policy wording</p> <p>Conditions when a claim arises</p>



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		<p>iii. Logs, screenshots, and any other evidence of the breach or attack.</p> <p>iv. Copies of correspondence with Bank and/or Mobile Wallet with regard to Theft of funds.</p> <p>v. Legal notice served on any Bank and/or Mobile Wallet company for Theft of funds.</p> <p>vi. Copies of invoices for expenses incurred on all costs being claimed under this policy.</p> <p>vii. Evidence of financial losses incurred due to the incident, including invoices, financial statements, or loss calculations.</p> <p>viii. Any document that is directly related to the claim under the Policy.</p> <p>c. Processing: We will assign a forensic expert (if required) within 24 hours on receipt of the claim documents as mentioned above to investigate the claim and estimate the damage. We will obtain the Report from the such forensic expert within 15 days of allocation. When documentation is complete, the claim will be processed and payment will be by online fund transfer.</p> <p>d. Turn Around Time for claims settlement:</p> <p>i. We will decide on the claim within seven days of receipt of the forensic expert report. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment.</p> <p>ii. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of seven days from the date of receipt of Forensic expert report.</p>	



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13	Grievance Redressal and Policyholders Protection	<p>1. In case of any grievance You may contact the company through Website: https://www.royalsundaram.in/customer-service Contact Numbers: 1860 258 0000, 1860 425 0000 E-mail: manager.care@royalsundaram.in Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in Senior Citizen Grievance Number - 9500413019 Fax: 044-7117 7140 Courier: Grievance Redressal Unit Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097.</p> <p>You may also approach the grievance cell at any of the company's branches with the details of grievance. If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer.</p> <p>Mr. T M Shyamsunder Grievance Redressal Officer, Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097. GRO Contact Number – 9500413094</p> <p>For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in.</p> <p>If You are not satisfied with the redressal of grievance through above methods, the You may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system https://bimabharosa.irdai.gov.in.</p>	Conditions for Grievance Redressal



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		<p>2. <u>Consumer Affairs Department of IRDAI</u></p> <p>a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. <u>Insurance Ombudsman</u></p> <p>You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the Council for Insurance Ombudsmen at https://www.cioins.co.in/ombudsman or on company's website www.royalsundaram.in.</p>	



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14	Obligations of the Policy holder	<p>a) Notices must be in writing and sent by e-mail, registered post or hand to the addresses stated in the Policy Schedule. You may give notice by telephone but must send a written notice as soon as practical afterwards.</p> <p>b) Assignment: You must not assign any legal rights or interests in this Policy without Our prior written consent.</p> <p>c) In the event of claim you should cooperate with Us or the incidence response provider including preserving any Hardware, Software and Data.</p> <p>d) Provide all documents and information and render all assistance as reasonably requested by Us or the incident response provider</p>	<p>Conditions applicable during the Policy period</p> <p>Conditions when a claim arises</p>

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

Signature of the Policyholder

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.