



Royal Commercial Cyber Insurance

UIN: IRDAN102CPLB0009V01202526

Preamble

Royal Sundaram General Insurance Co. Limited (hereinafter called "We") will provide insurance cover to the insured (hereinafter called the "**Company**") based on the Proposal made by the **insured** and agreed premium paid, for the coverage and the **Policy period** as stated in the **Policy Schedule** or during any further period for which We may accept payment for the renewal or extension of this **Policy**, subject always to the following terms, conditions, exclusions, and limitations and those stated in the **Policy Schedule**. This records the agreement between the **Royal Sundaram** and the **Insured** and sets out the terms of insurance and obligations of each party.

- The insuring clauses are what **we** cover. You have purchased either some or all of the insuring clauses contained in this **policy**. Please refer to the **Policy Schedule** which show the insuring clauses that you have purchased. If an insuring clause has not been purchased, then that portion of this **policy** does not apply, and no coverage will be provided under that Insuring Clause.
- This policy only applies to claims first made against you during the **policy period** or loss events first discovered during the **policy period** and reported to us during the **policy period** up to 30 days after the end of the **policy period** or any applicable **extended reporting period**.
- The **aggregate limit of liability** and insuring clause limits of liability are inclusive of all claims costs, regulatory costs, expenses and any other amounts covered by this **policy** except as otherwise might be provided within any attached endorsements.
- The **Policy Schedule** is considered to be part of the policy and are incorporated herein.

I. Scope of Cover (Insuring clauses)

A. Incident Response expenses

We will pay on your behalf **incident response expenses** that exceed the applicable **deductible** incurred by you with our prior written consent, as a result of a **confidentiality event**, **privacy event** or **security breach** first occurring on or after the **retroactive date** that is first discovered by **you** and notified to us in writing during the **Policy period** or the **extended reporting period**.

B. Restoration expenses

We will indemnify **you** for **data restoration expenses** that exceed the applicable **deductible**, incurred by you with our prior written consent, as a result of a **security breach** first occurring on or after the **retroactive date** that is first discovered by you and reported to us in writing during the **Policy period** or the **extended reporting period**.



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C. Extortion Cover

We will reimburse **you** the amount as stated in the **Policy Schedule**, for **extortion loss** subject to the **deductible** as stated in the **Policy Schedule** and that you incur as a direct result of an **extortion threat** first made against you and reported to us in writing during the **Policy period** or the **extended reporting period**.

1. as a direct consequence of a **privacy event** or **confidentiality event**
2. as a consequence of a **security breach** or **denial of service attack** that enables
 - a) the unauthorised destruction, corruption, erasure or encryption of **your data assets**;
 - b) the unauthorised introduction of **malware** to **your computer systems**; or
 - c) an unauthorised **third party** to impair the availability of **your computer system** in whole or in part; first occurring on or after the **retroactive date**.

D. Business Interruption Cover

We will indemnify you for **loss of business income** that exceeds the applicable **deductible** and is incurred during the **period of restoration** due to:

1. your inability to use your **data assets** that have been corrupted or encrypted and therefore cannot be utilised for their intended function for a period that exceeds the **waiting period**;
2. The availability of **your computer systems** or your **data assets** being impaired for a period that exceeds the **waiting period**;

as a direct result of a **security breach** first occurring on or after the **retroactive date** that is first discovered by you and reported to us in writing during the **Policy period** or the **extended reporting period**.

E. Legal Liability

We will pay on your behalf **damages** you are legally liable to pay and related **claim costs** that exceed the applicable **deductible** as a result of a claim first made against you and reported to us in writing during the **Policy period** or the **extended reporting period**:

1. Arising from a **privacy event** or confidentiality event first occurring on or after the **retroactive date**;
2. Arising from your failure to prevent a **security breach** first occurring on or after the **retroactive date** that results in:
 - a) The transmission of **malware** from **your computer system** to a **third party**;
 - b) The unauthorised destruction, corruption, erasure or encryption of **third party data assets** stored on **your computer systems**;



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- c) The unauthorised use of **your computer systems** for the purpose of participating in a **denial of service attack** directed against a **third party**; or
- d) The prevention of authorised access to **your computer systems** by an authorised **third party**

F. Regulatory expenses

We will pay on your behalf **regulatory penalties** that you are legally obligated to pay and related **regulatory action** that exceed the applicable **deductible** as a result of a **regulatory action** arising from a **privacy event** first occurring on or after the **retroactive date** that is first notified to you and reported to us in writing during the **Policy period** or **extended reporting period**.

G. Media Liability

We will pay on your behalf **damages** you are legally liable to pay and related claim costs that exceed the applicable **deductible** as a result of a claim first made against you and reported to us in writing during the **Policy period** or the **extended reporting period** arising from a **media event** first occurring on or after the **retroactive date**.

H. PCI liability (Payment Card Industry Data Security Standards)

We will pay on your behalf **PCI fines**, **PCI assessments** and related **PCI claim costs** that exceed the applicable **deductible** as a result of a **PCI claim** first made against you and reported to us in writing during the **Policy period** or the **extended reporting period** arising from a **payment card breach** that first occurred on or after the **retroactive date**.

I. Loss of Funds

We will indemnify you for direct financial loss first discovered by you and notified to us in writing during the **Policy period** or the **extended reporting period** that exceeds the applicable **deductible** and that you incur as a direct result of you having transferred funds or property due to your reliance on the criminal or fraudulent input of any **verified** instructions to **your computer systems** or your **data assets** where access to **your computer systems** or your **data assets** has been gained as a result of a **security breach** occurring on or after the **retroactive date**.

II. Definitions

Policy wording



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The following words and phrases presented in this **Policy** have the following meanings:

- A. aggregate limit of liability** means the amount set out in the **Policy Schedule**.
- B. breach notice law** means any statute or regulation of any country, **state**, province or jurisdiction that requires notice to persons whose **personal information** has been affected by a **privacy event**.
- C. change of control** means when any person or entity, or group of persons or entities, acquires greater than 50% of the equity of the **named insured** and/or the right to elect or appoint the majority the board of directors of the **named insured**.
- D. Claim** means:
1. a written demand for **damages** or non-monetary relief;
 2. the commencement of civil proceedings;
 3. a notice of claim or indication of intention to bring a claim;
 4. the commencement of arbitration or other dispute resolution proceedings; or
 5. a request for an agreement suspending any applicable limitation period;
- claim does not include a **PCI claim**, a **regulatory action** or an **extortion threat**.
- E. claim costs** means all reasonable and necessary fees, costs, expenses incurred by us, by you with our prior written consent, or by lawyers appointed by us or by you with our prior written consent, in the investigation, adjustment, defense and appeal of a **claim**. **claim costs** do not include:
1. **PCI claims costs**;
 2. regulatory costs;
 3. any salaries or normal operating expenses that you incur in the course of your cooperation in the investigation and defense of any claim;
 4. Any costs to defend you against any liability not covered under this **Policy**.
- F. computer system** means any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
- G. confidentiality event** means any actual or suspected access to or acquisition of **third party confidential information** in a manner that is either not authorised by the **insured organisation** or negligently authorised by the **insured organisation**.
- H. cyberterrorism** means the premeditated use of disruptive activities against **your computer**



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system or your digital assets by an individual or group of individuals, or the explicit threat by an individual or group of individuals to use such activities, with the intention to cause harm, further social, ideological, religious, political or similar objectives, or to intimidate any person(s) in furtherance of such objectives. Cyberterrorism does not include any such activities which are part of or in support of any war or cyber-war.

- I. cyber-operation** means the use of a **computer system** by or on behalf of a **state** to disrupt, deny, degrade, manipulate or destroy information in a **computer system** of or in another **state**.
- J. damages** mean a monetary judgement, award or settlement that you become legally obligated to pay resulting from a claim provided that **damages** do not mean any actual or alleged:
1. punitive damages, exemplary awards, and multiplied damages and awards except to the extent such amounts are insurable and payable under applicable law;
 2. liquidated damages or amounts payable under a contractual indemnity where such liquidated damages or indemnified amounts exceed the amount that you would have been liable to pay in the absence of an agreement to pay such liquidated damages or amounts;
 3. fines, penalties, sanctions, or taxes;
 4. regulatory penalties, PCI Fines, or **PCI assessments**;
 5. restitution, disgorgement of profits or unjust enrichment;
 6. costs incurred in complying with an order for injunctive relief;
 7. discounts, coupons, prizes or any other form of incentive offered to customers or any other third parties;
 8. return, refund, offset or reduction in any fees, charges, commissions or other forms of payment received or due to you, for services or goods provided or contracted to be provided; or
 9. amounts that you are not legally obligated to pay.
- K. data assets** mean any nonphysical, machine-readable information in digital form, including **programs**.
- L. data restoration expenses** mean the reasonable fees, costs and expenses incurred by you with our prior written consent to restore access to your **data assets**, or to recover, restore, input, configure and/or replace your **data assets**, that have been corrupted, erased, encrypted, damaged or destroyed. **Data restoration expenses** do not include:
1. fees, costs and expenses incurred to re-perform any underlying work that result in the creation of the **data assets**, including any research and development;
 2. fees, costs and expenses incurred to replace **data assets** that are a material improvement or upgrade on the **data assets** that have been replaced;



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3. fees, costs and expenses incurred to recover, restore, configure and/or replace any physical parts or components of **your computer system**;
4. fees, costs and expenses incurred to recover, restore, input, configure and/or replace your **data assets** which were not subject to weekly back-up procedures at the time of the **security breach**; or
5. the economic market value of any **data assets** that had been corrupted, deleted, encrypted, damaged or destroyed.

M. Deductible means:

1. for all claims, **regulatory actions** or **loss events** the amounts shown in the **Policy Schedule**.
2. for **loss of business income** the amount that shall be applied after the **waiting period** has been exhausted. The **waiting period** does not apply to increased costs of working.

N. Denial of service attack means an intentional and malicious attack that utilizes computer processing capacity to impair or prevent legitimate authorised access to a **computer system** by directing an excessive volume of electronic data to that **computer system**.

O. Employee means any individual in the insured organization's service who is engaged and directed by the **insured organisation** in the ordinary course of the insured organization's business, including past, present, future, part-time, seasonal, temporary, internship, volunteer, or leased employees. **Employee** does not include **senior management**.

P. Extended reporting period means the period commencing immediately after the end of the **Policy period** for the reporting of claims, **regulatory actions** or **loss events** as provided in the **Policy Schedule**.

Q. extortion loss means:

1. your payment or transfer of money or property to satisfy a demand for such payment or transfer in return for termination of an **extortion threat**, provided that after receiving an **extortion threat** and prior to transfer of money or property you have reported the **extortion threat** to the police or local law enforcement authorities; and
2. the fees, costs and expenses of an external expert appointed by us where required to advise upon, investigate and respond to the **extortion threat** or to mitigate the amount of any money or property demanded to terminate the **extortion threat**.

R. extortion threat means any credible threat to:

1. disclose, publish or sell **personal information** or **third party confidential information**;



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2. destroy, corrupt, erase or encrypt your **data assets**; or
 3. impair the availability of **your computer system**.
- S. fixed operating expenses** means any operating expenses (including ordinary payroll) that must continue to be incurred and that cannot be reasonably avoided during the **period of restoration**.
- T. first Policy period** means either this **Policy period** if this is the first **Policy** issued by us to you for this coverage or the **Policy period** of the first **Policy** issued to you for substantially similar coverage, but only where this **Policy period** is a renewal of an unbroken chain of consecutive policies from that first **Policy**.
- U. incident response expenses** mean:
1. **investigation expenses**
 2. reasonable and necessary costs incurred by us or by you with our prior written consent for:
 - a) the external legal advisors to determine the scope of your obligations and the action necessary to comply with applicable **breach notice law**;
 - b) Notifying individuals affected by a **privacy event** where notification is required under applicable **breach notice law** or
 - c) Notifying individuals affected or reasonably believed to be affected by a **privacy event** where we and you agree that notification will mitigate the risk of significant financial, reputation or other harm to the individuals;
 - d) Providing services of a call centre for up to 90 days following issuance of notifications under (b). above to take inbound calls from individuals that you have notified under (b). above and to provide information and assist in answering questions related to the **privacy event**; or
 - e) Providing individuals notified in (b). above with the opportunity to redeem an offer contained in such notification to provide a credit monitoring product or an identity management product for a period of one year or any longer period if required by applicable law or regulation.
 3. reasonable and necessary costs incurred by us, or by you with our prior written consent, for an external public relations consultant to provide advice and assistance for the purpose of mitigating any likely harm or actual harm to the insured organization's reputation.
- V. increased costs of working** means the fees, costs and expenses that are reasonably and necessarily incurred by you to avoid, minimise or reduce the amount of **loss of business income** or **period of restoration**, but only where:
1. **loss of business income** would have been incurred but for such expenditure;
 2. the **increased costs of working** do not exceed the proportion of **loss of business income** that



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has been avoided or reduced as a direct result of such expenditure; and

3. such fees, costs and expenses do not include incident response expenses.

- W. insured organisation** means the **named insured** and any **subsidiary**.
- X. insuring clause limit of liability** means the amount set out in the **Policy Schedule** for a given insuring clause
- Y. investigation expenses** means
1. the reasonable and necessary costs incurred by us, or by you with our prior written consent, for external experts to determine:
 - a) the existence or absence of a **privacy event, confidentiality event** or **security breach**;
 - b) the cause of the **privacy event, confidentiality event** or **security breach**; and
 - c) the extent of the **privacy event, confidentiality event** or **security breach**.
 2. the reasonable costs of legal advisors to appoint, oversee and guide external security experts.
- Z. loss** means: **loss of business income, data restoration expenses, extortion loss, direct financial loss** (under Section I.I) **incident response expenses, PCI claims, PCI claims costs, regulatory penalties** and/or regulatory costs.
- AA. loss of business income** means:
1. **loss of profit**; plus, **fixed operating expenses**
 2. **increased costs of working**
- Both **loss of profit** and **fixed operating expenses** will be reduced by the amount of any recovery of such loss represented by any net profit that is deferred and subsequently earned in a period following the **period of restoration**.
- BB. loss of profit** means the amount of net profit before taxation that you could reasonably have projected to be earned for goods sold and/or services rendered during the **period of restoration, minus the amount of net profit before taxation that you earned during the period of restoration**. Such projection will be assessed by applying the same rate of net profit before taxation earned:
1. during the same calendar period of the preceding financial year; or
 2. during the same time period immediately preceding the **period of restoration**; or
 3. during the same hours on the last business day preceding the **period of restoration**; or
 4. during the same hours on the last corresponding day of the week, whichever is reasonably considered by us to be the most accurate measure of **net profit** before taxation that would have



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been earned but for the **period of restoration** having occurred.

Further adjustment will be made where appropriate for seasonal variances, key earning dates and customer offers that may influence the amount of net profit before taxation that could have been earned during the **period of restoration**.

- CC. loss event** means any **privacy event, confidentiality event, security breach, denial of service attack, extortion threat or media event**.
- DD. malware** means malicious software or any other executable **program** that is intentionally designed to cause harm.
- EE. media content** means any data, digital code, images, graphics, sounds, text or other material regardless of the method or medium of communications of such contents or the purpose of the communication
- FF. media event** means the publication of any **media content** on your websites resulting in:
1. defamation including libel, trade libel, injurious falsehood, emotional distress or outrage or other tort related to disparagement of, or harm to, the reputation or character of any person or of any organisation;
 2. violation of a right to privacy of any individual, including false light, publication of private facts, intrusion upon seclusion;
 3. infringement of copyright, trademark, trade dress, trade name, domain name, logo, title, service mark or service name; or
 4. plagiarism, piracy or misappropriation of ideas.
- GG. merchant services agreement** means a written agreement between you and a **third party** to enable the acceptance, authorisation, processing and settlement of payment card transactions, including but not limited to an acquiring bank, a card scheme or a payment card processor.
- HH. named insured** means the person, company or other entity named as such in the **Policy Schedule**.
- II. payment card breach** means any actual or suspected access to or acquisition of credit, debit or prepaid card information in a manner that is not authorised by the **insured organisation**.
- JJ. PCI assessments** means monetary amounts that you are legally obligated to pay under card scheme operating rules for the recovery of costs incurred by the card scheme, issuing banks or acquiring banks to replace compromised payment cards and to refund fraudulent transactions that resulted from a **payment card breach**.
- KK. PCI claim** means a written demand for the payment of PCI fines and/or **PCI assessments** under the terms of a **merchant services agreement** as a consequence of your failure to comply with the published Payment Card Industry Data Security Standards (PCI DSS).



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- LL. PCI claim costs** means all reasonable and necessary fees, costs and expenses incurred by us, or by you with our proper written consent in the investigation, adjustment, defense and appeal of a **PCI claim**.
- MM. PCI fine** means monetary fines or penalties that have been specifically defined and quantified as fixed monetary amounts in card scheme operating rules.
- NN. period of restoration** means the period of time commencing from the first minute after expiration of the
1. your **data assets** remain corrupted or encrypted; or
 2. the availability of **your computer system** or your **data assets** remains impaired and ending at the time when the **loss of business income** ceases to be incurred, but not exceeding ninety (90) consecutive days in total.
- OO. personal information** means:
1. Any information from which an individual may be identified from, including but not limited to an individual's name, national identity number or national insurance number, medical or healthcare data or other protected health information, driver's licence number, **state** identification number, passport number, credit card number, debit card number, address, telephone number, email address, account number, or other information that a natural person can be identified or potentially identified from; and
 2. Any other private **personal information** as defined under any local, **state**, federal or foreign law or regulation to be protected from unauthorised access, acquisition or public disclosure.
- PP. Policy** means this document, the **Policy Schedule** and any applicable endorsements.
- QQ. Policy period** means the period stated in the **Policy Schedule** and does not include any **extended reporting period**.
- RR. Policy Schedule** means the document that is part of Your **Policy** and includes details like Sum Insured, Deductible, **Waiting period**, premium amount, Event, Contract Details, Period of Insurance and Specific Terms & Conditions.
- SS. privacy event** means any actual or suspected access, acquisition, disclosure, theft of **personal information** under the control of the **insured organisation** in a manner that is not authorised by the **insured organisation** or negligently authorised by the **insured organisation**.
- TT. Proposal Form** means all question sets, any attachments thereto, any supplemental documentation, any **statements**, any other representations and all other material submitted to us by you or on your behalf in connection with the underwriting of this **Policy**.
- UU. program** means a set of information formulated to direct the operation and function of



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computers.

- VV. regulatory action** means an official written request for information, civil investigative proceeding or civil demand made against you by a governmental entity, including any federal, **state** or local governmental entity in any country.
- WW. regulatory action** means all reasonable and necessary fees, costs and expenses and disbursement incurred by us, or by you with our prior written consent, in the investigation, adjustment and defense of any **regulatory actions**. **Regulatory action** does not include the salaries, wages or additional remuneration of employees or **senior management**, general business expenses and overheads.
- XX. regulatory penalties** mean any civil fine or monetary penalty payable by you to a governmental entity, including any central, **state** or local governmental entity, in any country; or a statutory demand for the payment of consumer claims.
- YY. retroactive date** means the date specified in the **Policy Schedule**.
- ZZ. security breach** means the unauthorised access to and/or use of **your computer system** or your **data assets** by a **third party** or an employee, including where access has been gained by using stolen authorised user credentials.
- AAA. senior management** means any person who holds or has previously held any of the following positions in the **insured organisation**: a member of the board of directors, executive officer, partner, president, chief risk officer, chief security officer, chief information security officer, general counsel, or that has held a position substantially similar in function to those described in this paragraph regardless of the title ascribed to that person or role.
- BBB. state** means sovereign **state**.
- CCC. subsidiary** means any legal entity where the **named insured**:
1. at the inception of the **Policy** directly or indirectly owned at least fifty percent (50%) of the outstanding voting securities, partnership, or membership units; and/or has the right to elect or appoint the majority of the board of directors or persons to an equivalent management function;
 2. acquires or creates a legal entity during the **Policy period**, but subject to the limitations and conditions set out in **Section V.A**.
- DDD. third party** means any person, or other entity that is not you.
- EEE. third party confidential information** means information, that is not **personal information**, entrusted to you by a **third party** for which you have a legal obligation to maintain confidence.
- FFF. verified** means a method of authenticating the contents of a communication by:
1. the sender affixing a cryptographic authentication key to identify to you that the



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communication's origin is a **vendor**, a financial institution or that the communication originates from an individual within the **insured organisation**;

2. a telephone call to a person that you that you know is ordinarily authorised to transmit such communication;
3. the receipt of a valid username and password or PIN combination;
4. the use of biometric authentication; or
5. any other authentication method ordinarily used for the reliable authentication of electronic communications.

GGG.vendor means any legal entity or individual that has a written agreement with you for the provision of products or services to you in return for a financial consideration.

HHH.waiting period means the period of time stated in the **Policy Schedule** that must be exceeded and applies to each and every **security breach** or **denial of service attacks**. The **waiting period** shall commence:

1. at the first minute that your **data assets** are corrupted or encrypted; or
2. at the first minute during which the availability of **your computer system** or your digital assets is impaired.

III. war means:

1. the use of physical force by a **state** against another **state** (whether war be declared or not) or as part of a civil war, rebellion, revolution, insurrection; and/or
2. military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority, whether war be declared or not.

JJJ. We, us, or our means Royal Sundaram General Insurance Co. Limited underwriting this **Policy**.

KKK. you, your or yourself means:

1. the **insured organisation**;
2. any past, present or future: director, officer, principal, partners, and **employee** (including full time, part time or temporary) of the **insured organisation**, but only with respect to the performance of his or her duties as such on behalf of the **insured organisation**;
3. the lawful spouse or domestic partner of you, as well as the estate, heirs, executors, administrators, assigns and legal representatives of you in the event of your death, incapacity, insolvency or bankruptcy, but only to the extent that you would otherwise be provided coverage under this **Policy**.



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LLL. your computer systems mean a **computer system** owned or leased by the **insured organisation** and under the insured organization's direct operational control.

MMM. your data assets mean all **data assets** that are owned by the **insured organisation** or for which the **insured organisation** has assumed responsibility and that are stored on **your computer systems**.

III. Standard Exclusions

This **Policy** does not respond to, and we will have no liability for, any claim, claims costs, loss, **PCI claim** or **regulatory action**, or for the payment of any amounts resulting from, in connection with or indirectly arising from

A. Bodily injury: any actual or alleged bodily injury, sickness, diseases, shock, mental anguish, emotional distress or death sustained by any person. However, this exclusion will not apply to any actual, alleged or unintentional infliction of emotional distress or mental anguish arising out of a **privacy event**.

B. Business economic losses:

1. any trading losses, trading commissions or unauthorised trading in securities, commodities, derivatives, foreign or federal funds, currencies, foreign exchange, and the like;

2. the value of coupons, price discounts, prizes, awards or other consideration given in excess of the total contracted or expected amount.

C. Contractual liability:

any actual or alleged breach of a written or oral contract, warranty, guarantee, promise or agreement, whether express or implied, or the liability of others assumed under any written or oral contract, warranty, guarantee, promise or agreement, whether express or implied.

However, this exclusion does not apply to:

1. liability that you would have in the absence of such contract, warranty, guarantee, promise or agreement;

2. any obligation that you have to maintain the confidentiality and security of **personal information, third party confidential information** and payment card information.

D. Directors duties: any actual or alleged breach of duty by a past, present or future director or an officer in the discharge of their duty if the claim is made by or on behalf of **named insured, the insured organisation, senior management, employee** or stockholders.



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E. Discrimination

any actual or alleged discrimination or harassment of any kind including but not limited to, race, creed, national origin, age, gender, pregnancy, marital status, sexual preferences or disability.

F. Dishonest acts: any dishonest, fraudulent, criminal, malicious act or omission, intentional breach of any duty, contract or law by **senior management**, or by you with the knowledge of **senior management**. However, in respect of Insuring Clauses F and G, this exclusion will not apply to our right to defend any such claim and associated claims costs until there is a final court decision, arbitration tribunal, or a written admission that establishes such conduct. After the establishment of such conduct you shall reimburse us all claims costs incurred in defending any claim.

G. Electromagnetic any electromagnetic field, electromagnetic radiation or electromagnetism that actually or allegedly affects the health, safety or condition of any person or the environment, or that affects the value, marketability, condition or use of any property.

H. Employment practices: any actual or alleged employer-employee policies, practices, acts or omissions, any actual or alleged refusal to employ any person, or any misconduct with respect to employees, including any work compensation or similar laws. This exclusion does not apply to any covered claim made under Insuring Clause E arising out of a **privacy event**.

I. Government order any:

1. governmental or regulatory investigation or enforcement of any local or foreign regulation; except as otherwise covered under Insuring Clause F;

2. non-monetary relief or costs to comply with court orders, governmental action, request from regulators, or law enforcement action including but not limited to, requirements to disclose sensitive information including **personal information**, improve data or **computer system** security, or a requirement to undertake assessments or testing.

J. Infrastructure: any planned or unplanned disruption to the availability, integrity or performance of:

1. any utility services including but not limited to gas, water, electricity, and power stations;

2. technology infrastructure including but not limited to: certificate authorities, content delivery network providers, domain name system service providers, internet exchange point providers, satellite network providers, timing services, and any transmission systems or services which support transfer of information between network termination



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points; unless under the insured organization's direct operational control;

- K. financial market services involved in the clearing, settlement and recording of financial transactions; including but not limited to securities exchanges, central counterparty clearing houses, and central securities depositories.
- L. Radioactivity any:
 - 1. any ionizing radiations or contamination by radioactivity from any nuclear fuel, any nuclear waste from the combustion of nuclear fuel, or any other radioactive matter;
 - 2. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- M. Patent: any actual or alleged infringements or misappropriation of any patent, patent rights, trade secret, source code, computer **program**, formula, compilation, composition, device, method, process, or technique.
- N. Physical hazard any:
 - 1. natural, physical, meteorological, solar or seismic event including but not limited to fire, smoke, explosion, wind, flood, earthquake, volcanic activity, or solar storm;
 - 2. discharge, release, seepage, or disposal of any pollutants; or any request, demand, order, or regulatory requirement to monitor, clean-up, test, remove, remediate, detoxify, assess or neutralize the effect of any pollutants;
 - 3. environmental hazard, microorganisms, biological organisms, bio aerosols, fungi, spores or organic contaminants including, but not limited to, mould, mildew, yeast or other toxins, mycotoxins, allergens, infectious agents, wet or dry rot or rust, carcinogens, noise or contaminants in the structure, soil, water, air, mould, mildew, or any materials containing them at any time, regardless of the cause of growth, proliferation or secretion;
 - 4. virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.
- O. Prior acts any:
 - 1. claim or **regulatory action** notified to you or brought against you prior to inception of the **first Policy period** or any act, error, omission, fact, incident, circumstance or **loss event** first committed or occurring prior to inception of the **first Policy period** that **senior management** knew, or should have reasonably known, could result in a claim, a **regulatory action** or loss.
 - 2. act, error, omission, fact, incident, circumstance, **loss event** or other matter that has been notified to any insurer of any other insurance **Policy** in force prior to the inception



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date of this **Policy period**.

3. actual or alleged act, error, omission, fact, incident, circumstance or **loss event** or continuing actual or alleged acts, errors, omissions, facts, incidents, circumstances or **loss events** first committed or occurring prior to the **retroactive date**.

P. Property damage: any physical injury to, destruction of, or loss of use of any tangible property.

Q. Related party: any claim made by you or on your behalf against you. This exclusion will not apply to any claim made by an employee.

R. Sanctions

any provision of cover, payment of any claim, claims costs, loss, **PCI claimer regulatory action** claim or provision of benefit that 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**.

S. Statutory violations: any actual or alleged violation of or failure to comply with any of the following:

1. anti-bribery, money-laundering, racketeering law, regulation or similar legislation;
2. local or foreign law, rule or regulation relating to unsolicited communications or any other antispam or do-not-call statutes, rules, regulation or legislation;
3. securities law, regulation or similar legislation;
4. pension or retirement benefit laws, regulation or similar legislation; including any amendment thereto or any similar provisions of any federal, **state**, local or foreign statute, regulation, common law or rule or regulation promulgated under any of the foregoing.

T. Terrorism and Political Violence

any act of terrorism, strike or similar labour action, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any action taken to hinder or defend against these actions; including all amounts, directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to the above. However, this exclusion shall not apply to **cyberterrorism**.

U. **Third party** funds: any actual or alleged loss, transfer or theft of funds, monies, securities or tangible property of a **third party** by you.

V. Unfair and deceptive practices



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any actual or alleged unfair, deceptive, or unlawful trade practices, inaccurate, deceptive or misleading advertising, consumer fraud, inadequate, or incomplete description of goods or services, cost guarantees, unfair competition, restraint of trade or antitrust violation.

W. Unauthorised tracking any use of any tracking code including, but not limited to, conversion pixels, re-targeting pixels, time delay pixels, Post back URLs and tracking tags

X. War

1. war; or

2. a cyber-operation

We shall have the burden of proving that this exclusion applies. Attribution of a cyber-operation to a **state**:

1. The primary but not exclusive factor in determining attribution of a cyber-operation shall be whether the government of the **state** (including its intelligence and security services) in which the **computer system** affected by the cyber-operation is physically located attributes the cyber-operation to another **state** or those acting on its behalf.

2. Pending attribution by the government of the **state** (including its intelligence and security services) in which the **computer system** affected by the **cyber-operation** is physically located, we may rely upon an inference which is objectively reasonable as to attribution of the **cyber-operation** to another **state** or those acting on its behalf. It is agreed that during this period no loss shall be paid.

3. In the event that the government of the **state** (including its intelligence and security services) in which the **computer system** affected by the **cyber-operation** is physically located either: a) takes an unreasonable length of time to, or b) does not, or c) declares it is unable to attribute the **cyber-operation** to another **state** or those acting on its behalf, it shall be for us to prove attribution by reference to such other evidence as is available.

Y. Wear and tear ordinary wear and tear, slow-down or gradual deterioration of **your computer systems** or your data assets.

IV. Claims Conditions:

A. Assistance You must:

1. provide us with full assistance and all information deemed reasonably necessary to investigate any claim, **loss event**, **PCI Claim**, **regulatory action**;



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2. provide us with full assistance and cooperation in the defense, settlement and payment of claim, **loss event, PCI claim, or regulatory action**;
3. not take any action that in any way increases our exposure under this **Policy**;
4. not admit liability, make any payment, assume any obligation, incur any expense, enter into any settlement, stipulate to any judgment or award or dispose of any claim or **regulatory action** without our prior written consent. However, the prompt public admission of a **privacy event** as required by legislation will not be considered as an admission of liability requiring our prior consent; and
5. assist in enforcing any right of contribution or indemnity against any person or organisation who may be liable to you with respect to which insurance is afforded under this **Policy**.

B. Defense, settlement and selection of legal representation and external experts

We have the right, but not the duty to defend any claim or **regulatory action** brought against you. The selection of legal representation and all external experts shall be made by mutual consent between you and us, but in the absence of agreement between you and us, our decision will be final. The applicable **insuring clause limit of liability** stated in the **Policy Schedule** available to pay damages, regulatory penalties, or any other covered amounts will be reduced and may be completely exhausted by the payment of claim costs, or **regulatory action** and any other amounts payable under this **Policy**.

Our right to defend and our obligation to pay damages, regulatory penalties, claims costs, **regulatory action** or any other amounts under this **Policy** will terminate upon the exhaustion of the applicable **insuring clause limit of liability** stated in the **Policy Schedule**.

We will seek your consent for any settlement that is acceptable to us and to the claimant, but if your consent is withheld and you elect to contest the claim or **regulatory action**, then our liability for such claim or **regulatory action** will not exceed the lesser of:

- 1 costs incurred up to the first date on which your consent to settle was withheld; plus 50% of any claims costs, or **regulatory action** incurred after this date plus 50% of any damages or **regulatory penalties** above the amount for which the claim or **regulatory action** could have been settled. The remaining 50% of any claim costs, regulatory costs, damages, and **regulatory penalties** is uninsured under this **Policy**; or
- 2 the remaining portion of the applicable **insuring clause limit of liability** stated in the **Policy Schedule**.

C. Notice of claims and loss events

1. The **named insured** shall give written notice to us as soon as practicable of a claim, **loss event, PCI claim or regulatory action**



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2. All notifications under this **Policy** must be provided to us via our representatives named in the **Policy Schedule**.
3. A claim, **loss event**, **PCI claim** or **regulatory action** will be considered as reported to us when written notice is first received by our representatives named in the **Policy Schedule**.
4. All notifications under this **Policy** shall include the following information:
 - a. Specific details of the alleged claim, **loss event**, **PCI claimer regulatory action**
 - b. Details of all parties involved including names and contact information
 - c. details of potential damages, loss, PCI fines, **PCI assessments**, **regulatory penalties** or other amounts covered under this **Policy**
 - d. Such other information as we may require
5. Requests made under this **Policy** for the indemnification of **loss of business income** and/or data restoration expenses by you must be accompanied by a written, signed and sworn proof of loss for all known **loss of business income** and/or data restoration expenses. If we have not received such proof within six (6) months after expiry of this **Policy** or expiry of the **period of restoration**, we will be discharged from all liability hereunder. Such proof of loss must include:
 - a. a full narrative description, timing, relevant location, witness **statements**, expert reports, system logs, information or documents relevant to the consideration of the **loss event**;
 - b. the location, description and **statement** of your interest in the **data assets** and **computer systems** affected by the **loss event**; and
 - c. the amount of any claimed **loss of business income** and/or data restoration expenses, accompanied by a fully evidenced calculation.
6. If during the **Policy period** or **extended reporting period senior management** first become aware of any circumstance that is likely to give rise to a claim or **regulatory action**, then the **named insured** must provide written notice to our representatives in the **Policy Schedule** as soon as practicable after **senior management** first become aware of the circumstance in compliance with the requirements set out above. Any subsequent claim or **regulatory action** made against you arising from the circumstance that is the subject of the written notice will be deemed to have been made at the time when the written notice was provided in compliance with the requirements set out above.

V. General Conditions

A. Acquired and created entities



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If, during the **Policy period**, you acquire or create a legal entity then such legal entity shall be included as a **subsidiary**, but only for a **loss event** that first occurs after the acquisition or creation of such legal entity or for a claim or **regulatory action** arising after the acquisition or creation of such legal entity and only if:

1. the **named insured** owns greater than fifty per cent of the outstanding voting shares and/or the right to elect or appoint the majority of the board of directors; and
2. the activities of the acquired or created legal entity are substantially similar to that of the **named insured**; and
3. the **named insured** has provided us with written notice of the new entity within sixty days of the effective date of acquisition and

Where the newly acquired or created legal entity's revenues exceed 10% of the **named insured** 's revenues in most recently published annual financial statements, that legal entity is not covered until we have provided written agreement and you have agreed to pay any additional premium charged by us.

B. Assignment

You may not assign this **Policy** or any of your rights under it without our prior written consent.

C. Cancellation

Your Policy may be cancelled by **You** at any time by giving fifteen (15) days' notice to Us in writing. The cancellation will take effect from the date **We** receive **Your** notice. Premium refund will be as per the **Policy** terms agreed between **You** and Us.

Your **Policy** may be cancelled by Us at any time by giving fifteen (15) days' notice to **You** in writing on the grounds of misrepresentation, fraud, or non-disclosure of material facts or non-co-operation. The **Policy** will be cancelled without any refund in premium.

Your Policy will automatically be cancelled from the time **Your** business becomes insolvent or is wound up or is permanently discontinued or a liquidator, administrator, receiver, manager and / or trustee in bankruptcy is appointed to **You** or any of **Your** assets.

No refund of premium shall be due if the **Insured** has made a Claim under this **Policy**.

D. Change of control

The **named insured** must provide us with written notice of change of control as soon as practicable, but in any event, not later than 30 days from the effective date of the change of control. This **Policy** shall remain in full force and effect until its natural expiration date, but only with respect to any claims,



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regulatory actions or **loss events** first committed or occurring on or after the **retroactive date** and prior to the effective date of the change of control. If the **named insured** fails to provide written notice of the change of control within 30 days, then this **Policy** will terminate effective from the date of the change of control.

E. Choice of law

This **Policy** shall be governed exclusively by the law and practice of the territory stated in the **Policy Schedule**. Any dispute concerning the interpretation of this **Policy** is understood and agreed to be subject to the law of the territory shown in the **Policy Schedule**. Both parties agree to submit to the exclusive jurisdiction of any court of competent jurisdiction within that territory and agree to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

F. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this **Policy**.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

G. Entire agreement

By acceptance of this **Policy**, you agree that this **Policy** embodies all agreements between you and us relating to this insurance. Notice to any agent, or knowledge possessed by any agent, or by any other person, will not effect a waiver or a change in any part of this **Policy** or stop us from asserting any right under the terms of this insurance; nor shall the terms of this insurance be waived or changed, except by endorsement issued to form a part of this **Policy** signed by us.

H. Extended reporting provision

In the event that we or you cancel or non-renew this **Policy**, for any other reason other than non-payment of premium, fraud, non-cooperation, misrepresentation then the **named insured** will have the right, upon payment in full and not proportionately of an additional amount equalling 100% of the annual **Policy** premium in addition to the annualised amount of any premium paid during the **Policy period**, to have an **extended reporting period** of 12 months provided that the **extended reporting period** only applies:

1. to those insuring clauses shown as purchased in the **Policy Schedule**; and



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2. to any claim, or **regulatory action** first made against you or **loss event** first discovered during the **extended reporting period** and arising from any **loss events** first occurring on or after the **retroactive date** and before the end of the **Policy period**; and

3. the aggregate limit of liability for the **extended reporting period** will be part of and not in addition to the aggregate limit of liability for the **Policy period** and the purchase of the **extended reporting period** will not increase the aggregate limit of liability, any **insuring clause limit of liability**, nor reinstate any used portion of the same.

The entire premium for the **extended reporting period** will be deemed earned at the commencement of the **extended reporting period**, and we will not be liable to return any premium paid for the **extended reporting period** in the event that the **named insured** elects to terminate the extended report period prior to its natural expiration.

I. Limit of liability

1. The aggregate limit of liability stated in the **Policy Schedule** is the maximum that we will pay under this **Policy** for all loss, damages, claims costs, or any other amounts, regardless of the number of claims, **regulatory actions** or **loss events** and regardless of the number of insuring clauses that apply and under which such claims, **regulatory actions** or **loss events** attach. We will have no liability in excess of the aggregate limit of liability.

2. The **insuring clause limit of liability** as stated in the is the maximum that we will pay for all loss, damages, claims costs, or any other amounts under that insuring clause regardless of the number of you, the number of claims, the number of **regulatory actions** and the number of **loss events** that attach to that insuring clause. We will have no liability in excess of the **insuring clause limit of liability** under that insuring clause.

3. The **insuring clause limit of liability** for each insuring clause is part of and not in addition to the aggregate limit of liability.

4. Any payment by us for loss, damages, claims costs or any other amounts will erode the relevant **insuring clause limit of liability**, and the aggregate limit of liability.

5. In the event that a **loss event** results in a coverage request for the same item of loss under more than one insuring clause, then the maximum that we will pay will be the highest single applicable **insuring clause limit of liability**.

6. All claims, **regulatory actions** and losses that arise out of a single **loss event** will be considered a single claim, single **regulatory action** or single **loss event** for coverage under this **Policy**, regardless of the number of you, the number of claims, **regulatory actions** and losses or the number of claimants or regulators.



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J. Named insured as agent

By acceptance of this **Policy** you agree that the **named insured** is deemed to have your authority to act as your agent and will act on your behalf for the purpose of receiving or providing notices under this **Policy**, the acceptance of any endorsement to this **Policy**, the payment of premiums or **Deductible** and receipt of any return premiums that may be due.

K. Other Insurance

The insurance under this policy will apply in excess of any other valid and collectible insurance available to you, including any self-insured retention or deductible portion thereof unless such other insurance is written only as specific excess insurance over the aggregate limit of liability or any other applicable insuring clause limit of liability of this policy.

L. Deductible

1. Your satisfaction of the Deductible, by your actual payment of damages, claims costs, loss or any other amount covered by this **Policy**, is a condition precedent to our payment of any amounts covered under this **Policy**. The applicable **deductible** for each insuring clause as stated in the **Policy Schedule** applies separately to each claim, each **regulatory action** or to each loss event. We shall only be liable for covered amounts in excess of the applicable Deductible, but subject to the limitations set out in Section V.I.
2. If a claim or a **loss event** attaches to more than one insuring clause then the maximum amount that you will be required to pay will not exceed the highest applicable Deductible.
3. We have the right, but not the obligation, at our option to pay any part or all of the **Deductible** amounts to effect settlement of a claim or **regulatory action** and you shall promptly reimburse us for such part of the **Deductible** amount which we have paid.

M. Service of suit and jurisdiction

All summonses, notices or processes requiring to be served upon it for the purpose of instituting any legal proceedings against them in connection with this Insurance may be served if addressed and delivered to the entity stated in the **Policy Schedule**. This service of suit and jurisdiction clause will not be read to conflict with or override the obligations of the parties to resolve their disputes as provided for in any other clause in this **Policy** and, to the extent required, shall apply to give effect to that process.

N. Statutes and legislation

Policy wording



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All references to any legislation, statute or statutory provision shall include references to any legislation, statute or statutory provision which amends, extends, consolidates or replaces the same or which has been amended, extended, consolidated or replaced by the same and other subordinate legislation made under the relevant statute or statutory provision.

O. Subrogation

If payment is made under this **Policy** and there are available to us any of your rights of recovery against a **third party**, then we will maintain all such rights of recovery. You will do whatever is reasonably necessary to secure such rights. You will do nothing after the **loss event** that gave rise to a claim or loss to prejudice such rights. Any recoveries will be applied first to subrogation expenses, second to damages, claims costs, loss and any other amounts paid by us, and lastly to the Deductible. Any additional amounts recovered will be paid to the **named insured**.

P. Territorial limits

This insurance applies to claims, or **regulatory actions** that are made or **loss events** that occur anywhere in the world.

Q. Fair Presentation

1. Breach of duty prior to entering into the **Policy** a) If prior to entering into this **Policy**, you breach the duty of fair presentation, the remedies available to us are:
 - (1) If the breach of the duty of fair presentation is deliberate or reckless:
 - (a) We may avoid the **Policy** and refuse all requests of payment, and
 - (b) We need not return any of the premium paid
 - (2) If the breach of the duty of fair presentation is not deliberate or reckless, our remedy will depend on what we would have done if you had complied with the duty of fair presentation
 - (a) If we would not have entered into the **Policy** at all we may avoid this **Policy** and refuse all requests for payment and will return the premium paid;
 - (b) If we would have entered into the **Policy** but on different terms (other than terms relating to the premium), this **Policy** will be treated as if it had been entered into on those different terms from the outset
 - (c) In addition, if we would have entered into the **Policy** but would have charged a higher premium we may proportionately reduce the amount to be paid under this **Policy** and, if



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applicable, any amount already paid in the same proportion as the premium we would have charged bears to the premium actually charge.

2. Breach of duty prior to entering into a variation of this Policy

(a) If you breach the duty of fair presentation prior to entering into a variation of this **Policy**, the remedies available to us are:

(1) If the breach of the duty of fair presentation is deliberate or reckless: (a) We may avoid this **Policy** and refuse all requests of payment, and (b) We need not return any of the premium paid

(2) If the breach of the duty of fair presentation is not deliberate or reckless, our remedy will depend on what we would have done if you had complied with the duty of fair presentation

(a) If we would not have agreed to the variation at all we may treat the **Policy** as if the variation was never made and will return any extra premium paid

(b) If we would have agreed to the variation but on different terms (other than terms relating to the premium), the variation will be treated as if it had been entered into on those different terms from the outset

(c) In addition, if either

(i) We would have increased the premium by more than we did or at all, or

(ii) We would not have reduced the premium as much as we did or at all, then We may proportionally reduce the amount to be paid under this **Policy** arising out of events after the variation.

Vi. Grievance redressal procedure:

1. In case of any grievance the insured / insured member may contact us 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.



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Insured/Insured member may also approach the grievance cell at any of Royal Sundaram branches with the details of grievance. If insured /insured member is not satisfied with the redressal of grievance through one of the above methods, insured / insured member may contact the grievance officer

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

For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** 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>.

2. Consumer Affairs Department of IRDAI

- a. In case 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/>.
- 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.
- c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

If the **Insured** is not satisfied with the redressal of grievance through above methods, the **insured** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of



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grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in. For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our website at www.royalsundaram.in. You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at www.cioins.co.in.

Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th floor, Near S.V.College Relief Road, Tilak Marq, Ahmedabad- 380 001.Guiarat	oio.ahmedabad@cioins.co.in	079-25501201 079-25501202
2	BENGALURU	Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, No. 19/19 24th Main Rd, 1st Phase J.P. Nagar, Bengaluru- 560 078.	oio.bengaluru@cioins.co.in	080-26652048 080-26652049
3	BHOPAL	LIC of India Zonal Office Bldg. 1st Floor South Wing, Jeevan Shikha Opp. Gayatri Mandir 60-B Hoshangabad Rd Bhopal-462 011	oio.bhopal@cioins.co.in	0755-2769201 0755-2769202 0755-2769203 0755-2769200
4	BHUBANESWAR	62, Forest Park, Bhubaneswar, PIN - 751009.	oio.bhubaneswar@cioins.co.in	0674-2596455 0674-2596429 0674-2596003 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldg. SCO 20-27 Sector 17-A, Chandigarh -160 017	oio.chandigarh@cioins.co.in	0172-2706468 0172-2773101 0172-2990938 0172-2706196 0172-2707468 0172-2772101 0172-2990942
6	CHENNAI	Fatima Akhtar Court 4th flr 453 (old 312), Anna Salai Teynampet Chennai 600 018	oio.chennai@cioins.co.in	044-24333668 044-24333678
7	DELHI	2/2 A 1st Floor Universal Ins. Building Asaf Ali Road New Delhi- 110 002.	oio.delhi@cioins.co.in	011-46013992



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Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
8	GUWAHATI	Jeevan Nivesh Bldg., 5th Floor, Near Pan Bazar S.S. Road, Guwahati-781001	oio.guwahati@cioins.co.in	0361-2631307 0361-2632204 0361-2732937 0361-2632205
9	HYDERABAD	6-2-46, 1st Floor, Moin Court Lane Opp. Hyundai Showroom, A.C.Guards, Lakdi-ka-pool Hyderabad 500 004	oio.hyderabad@cioins.co.in	040-23376991 040-23312122 040-23376599 040-23328709 040-23325325
10	JAIPUR	Jeevan Nidhi II, Ground Floor, Bhawani Singh Road, Ambedkar Circle, Jaipur -302 005	oio.jaipur@cioins.co.in	0141-2740363
11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash Opp. Maharaj College Ground M.G. Road, Ernakulam, Kochi- 682 011	oio.ernakulam@cioins.co.in	0484-2358759 0484-2358734 0484-2358336
12	KOLKATA	7th Floor of Hindustan Building (Annex), 4,C R Avenue Kolkata-700 072	oio.kolkata@cioins.co.in	033-22124339 033-22124341
13	LUCKNOW	Jeevan Bhavan Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow- 226 001	oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	IIIrd Floor, Jeevan Seva Annexe S.V. Road, Santacruz West Mumbai-400 054	oio.mumbai@cioins.co.in	022-69038800 022-69038827/8829 022-69038831/8832 022-69038833
15	NOIDA	Bhagwan Sahai Palace, 4th flr Main Road, Naya Bans Sector 15, Noida-201301 Dist G.B. Naqar Uttar Pradesh	oio.noida@cioins.co.in	0120- 2514252 0120-2514253 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road Patna- 800 001	oio.patna@cioins.co.in	1061-22547067 1061-22547068
17	PUNE	3rd Floor, Jeevan Darshan -LIC of India Bldg N.C. Kelkar Road, Narayan Peth, Pune- 411030.	oio.pune@cioins.co.in	020-24471175
18	THANE	2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West),Thane- 400 604	oio.thane@cioins.co.in	022-20812868 022-20812869