

A woman with dark hair tied back, wearing a light blue shirt, is leaning over a desk in a home office. She is looking at a laptop. In the background, there is a desk lamp with a warm glow, a globe, and a bookshelf. A large red semi-transparent box is overlaid on the image, containing white text.

**You can secure your
life with the internet.
For the better.**

**Be Internet Insured with
HDFC ERGO
Cyber Sachet Insurance.**

Plans starting at less than ₹ 2/day*

Let's get started

We are constantly dependent on the digital world for our needs – be it travel, entertainment, networking, health or shopping. Staying connected to the cyber ecosystem through our devices is now a way of life. While it has made life easy, it has also made us vulnerable to cyber crimes.

Cyber attacks in India have increased three-fold to 1.16 million cases, as of 2020**. Evidently, there is a crucial need for online protection for every Indian from online frauds, malware attacks, breach of data and more.

With HDFC ERGO Cyber Sachet Insurance, get a comprehensive protection from rising cyber threats. You can either choose from our customized plans or design your own cover as per your needs.



15 covers to keep you protected



Theft of Funds
(Includes Unauthorized Digital and Physical Transactions)



Identity Theft



Cyber Extortion



Online Shopping



Online Sales



Social Media and Media Liability



Network Security Liability



Privacy Breach and Data Breach Liability



Privacy Breach and Data Breach by Third Party



Liability arising due to Underage Dependent Children

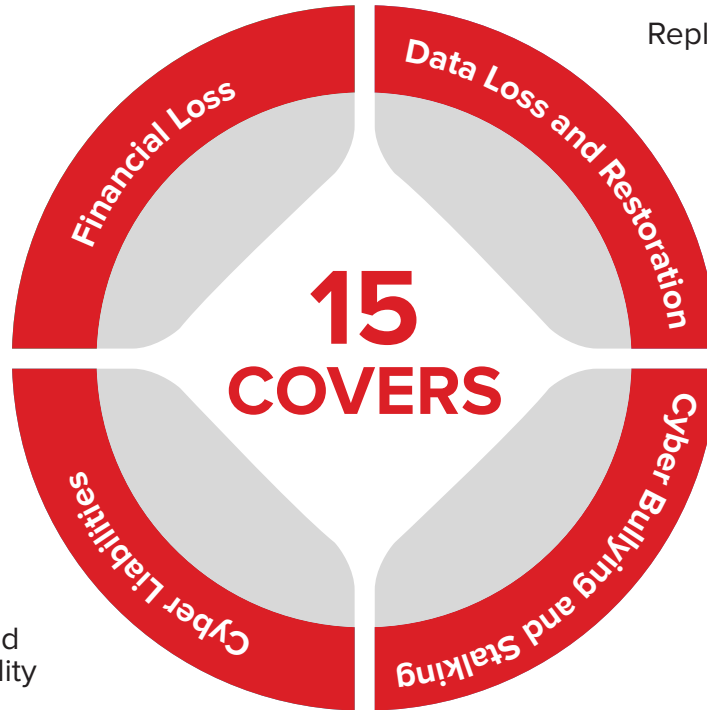
Data Restoration and Malware Decontamination



Replacement of Hardware



Smart Home Cover



Cyber Bullying, Cyber Stalking and Loss of Reputation



Social Media Influencer - Daily cash allowance





Let's understand the covers in detail

Financial Loss



THEFT OF FUNDS

- Unauthorized Digital Transactions - It covers financial loss due to unauthorized access (including spoofing, phishing, vishing and others) to your bank accounts or cards. We also cover legal costs, lost wages and penalties charged by banks for missing EMIs post an online fraud.

Financial instrument such as Net Banking, UPI, Debit/Credit card, mobile banking, digital wallets are now covered on modular basis.

Scenario

You receive a link via SMS. You click on the link and are redirected to an installed UPI app on your phone. The money is deducted from your bank account. We will cover your financial loss.

- Unauthorized Physical Transactions - It covers financial loss due to unauthorized physical usage of your credit or debit cards, wrongful withdrawals using ATM cards and use of forged signature. We also cover legal costs, theft of cash in transit, lost wages and card reissuance charges post a fraud.

Scenario

You are a victim of card skimming at an ATM. After you leave the ATM with your card, unauthorized transactions take place on your card.



IDENTITY THEFT

It covers financial loss due to theft and misuse of personal information. We also cover credit and identity monitoring service costs, lost wages, psychological assistance fees and legal costs due to identity theft.

Scenario

You receive an email from the bank with a credit card statement for a card that you never applied. Now you are liable to pay the outstanding amount. We will cover your financial loss.



ONLINE SALES

It covers financial loss due to non-receipt of payment for goods/services sold online.

Scenario

As an individual, you sell an item on an online marketplace. You deliver the item and receive fake payment receipt. Now you are unable to trace the buyer. We will cover your financial loss.

Financial Loss



ONLINE SHOPPING

It covers financial loss due to non-delivery of purchased goods/services.

Scenario

You purchase an item on an e-commerce portal or marketplace. You make the payment but the ordered items never get delivered. You are unable to trace the order. We will cover your financial loss.



CYBER EXTORTION

It covers financial loss and legal costs due to online hacking.

Scenario

You are unable to access your computer because a cyber criminal has taken control of your system. He demands ransom to restore your access to the computer. We will cover your financial loss.



Data Loss and Restoration



DATA RESTORATION AND MALWARE DECONTAMINATION

It covers cost of removing malware and restoring data.

Scenario

You click on an online advertisement due to which a malware gets downloaded on your computer. Your data gets deleted and you are unable to access some of your drives. We will cover the cost of restoration of data.



REPLACEMENT OF HARDWARE

It covers device replacement cost due to malware attacks.

Scenario

Due to a malware attack, the hard drives on your personal computer get impacted. We will cover the cost of removing malware or replacing the damaged hardware.



SMART HOME COVER

It provides coverage against the cost of restoration and decontamination of your smart home devices due to malware attacks.

Scenario

Due to a malware attack on your phone, your connected devices at home get infected leading to damage and loss of data. We will cover the costs of decontaminating your devices and restoring your data.



Cyber Bullying



CYBER BULLYING, CYBER STALKING AND LOSS OF REPUTATION

It covers the cost of restoring e-reputation, psychological assistance fee and legal costs.

Scenario

You log in to your social media account and see your objectionable pictures are being shared online which go viral and cause a lot of harassment. We will cover the costs for removing the posts from the internet and for legal action against the wrongdoer/s.

Social Media Account



DAILY CASH ALLOWANCE

We will indemnify per day benefit for loss sustained as a result of social media account/s being inaccessible due to unauthorized access gained by third party for a period not exceeding 30 days.

Cyber Liability



SOCIAL MEDIA AND MEDIA LIABILITY

It covers legal liability arising due to breach of copyright, privacy rights or defamation from your online media activities.

Scenario

You post a funny meme on social media which goes viral. However, you receive a notification and a legal notice from the original creator of the meme citing copyright violations. We will cover your legal liabilities.



NETWORK SECURITY LIABILITY

It covers legal liability arising due to malware on your device causing damage to third party devices.

Scenario

While you are travelling in India, you connect to a public Wi-Fi and become the victim of a malware attack. This malware is then transferred to other connected users and you face legal action from them. We will cover your legal liabilities.



PRIVACY BREACH AND DATA BREACH LIABILITY

It covers legal liability arising due to online breach of personal and confidential information of third party.

Scenario

You save personal documents of a colleague on your laptop/phone, which is subjected to data breach. You are now facing legal action due to privacy and data breach. We will cover your legal liabilities.

Cyber Liability



PRIVACY BREACH AND DATA BREACH BY THIRD PARTY

It covers legal costs to sue a third party for breach of your personal and confidential information.

Scenario

Your personal data gets leaked from your financial advisor's laptop and you decide to sue for damages. We will cover your legal costs.



LIABILITY ARISING DUE TO UNDERAGE DEPENDENT CHILDREN

It covers legal liability arising from third party claims due to theft, damage of data or breach of copyright or privacy rights by underage children.

Scenario

An underage person (under 18 years of age) who is a family member (insured person's children or siblings) gets access to your laptop and posts a video on social media. You receive a legal notice for a privacy breach from the creator of the video. We will cover your legal liabilities.

Who can buy this policy, sum insured options & discounts

WHO CAN BUY THIS POLICY

Age Requirement	18+ years	Policy Duration	Upto 1 year
Family Option			+3
Additional family members (including children)			

SUM INSURED OPTIONS

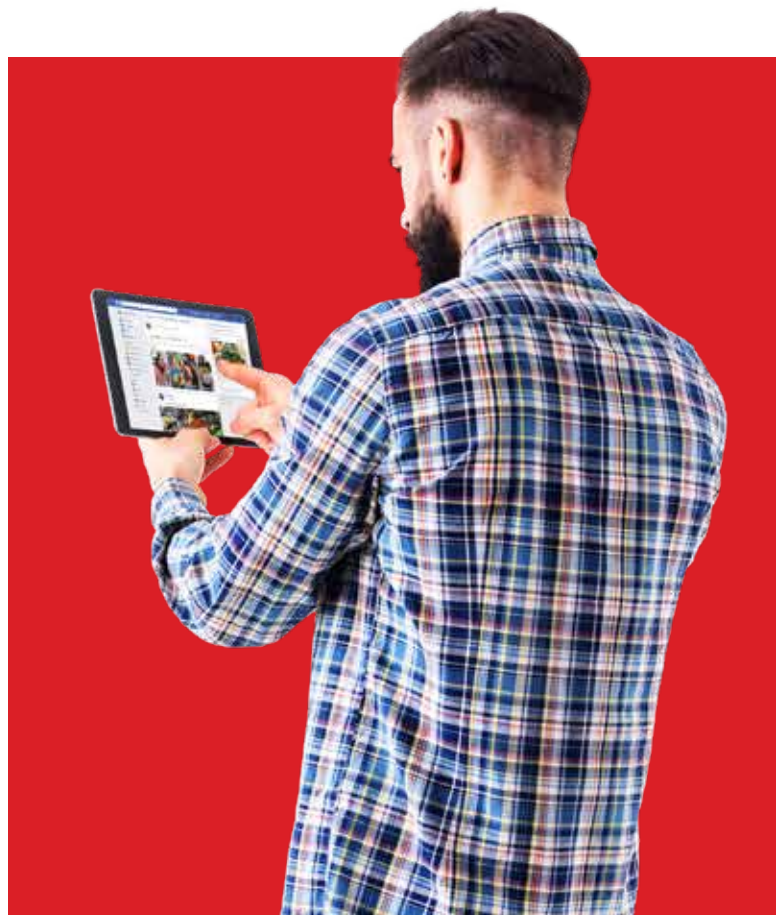
You may opt for sum insured on the following basis:

Per Section: Choose separate sum insured for each selected cover
OR

Floater: Choose a single sum insured that will float over the selected covers

For both the options above, you may choose sum insured from the following options:
(Lower Sum Insured Available subject to Underwriting Considerations)

10,000	20,000	25,000	50,000	75,000	1,00,000	1,50,000	2,00,000
2,50,000	3,00,000	5,00,000	10,00,000	20,00,000	50,00,000	1,00,00,000	5,00,00,000



Attractive Discounts



Multiple Cover Discount

Get 10% discount on selecting 3 or more covers in a policy on a “Per Section Sum Insured” basis



Floater Discount

Get up to 40% discount on selecting multiple covers on a “Floater Sum Insured” basis



How to design your own Cyber Insurance plan

Let's understand it with an example.

Ranvir, an engineering student, is an avid user of social media and makes use of online wallets for his daily transactions and purchases. He decides to purchase HDFC ERGO Cyber Sachet Insurance Policy to stay insured against cyber risks.

He chooses the following covers as per his requirements

-  Theft of Funds
-  Data Restoration and Malware Decontamination
-  Social Media and Media Liability
-  Online Sales

Ranvir chooses a Floater Sum Insured of ₹1,00,000 and a policy tenure of 1 year.

Premium break-up of his policy:

Covers Selected	Premium in INR
Theft of Funds	508
Data Restoration and Malware Decontamination	152
Social Media and Media Liability	137
Online Sales	152
Total Premium	948
Floater Discount (25%)	237
Final Premium (without Tax)	711

He receives a discount of 25% on choosing 4 covers on Floater Sum Insured basis and his final premium is calculated as ₹ 711 for a sum insured of ₹1,00,000.



Easy Claim Settlement

In case of occurrence of any insured event, you can lodge your claim digitally by logging on to the "Help" section on our website www.hdfcergo.com

You may also inform us immediately through any of the following modes:

Call Centre: 021-6234 6234 / 022-6234 6234

E-mail: care@hdfcergo.com

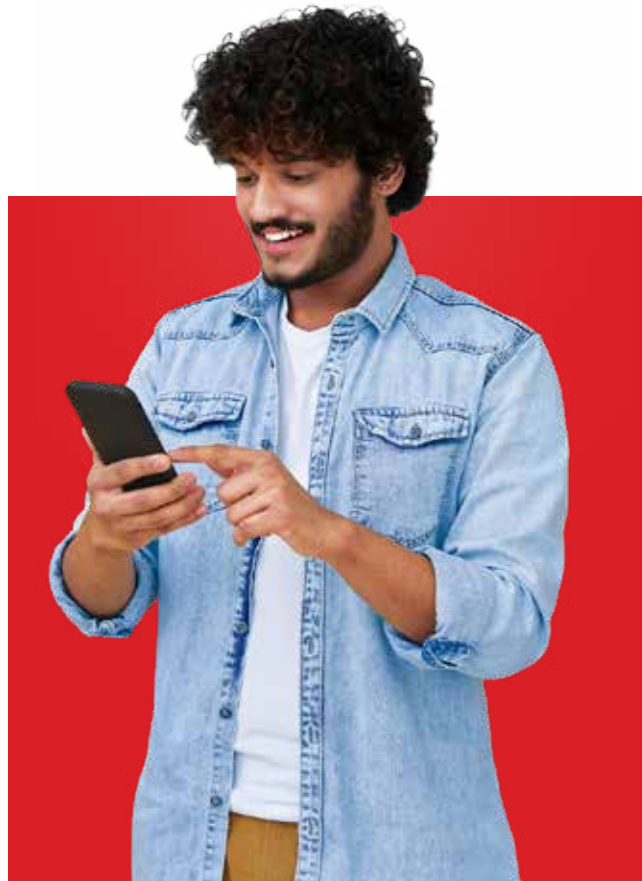
Address: HDFC ERGO General Insurance Co. Ltd. Corporate Claims Department 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

GENERAL SET OF DOCUMENTS REQUIRED FOR CLAIMS UNDER ANY SECTION

- ◉ Duly completed and signed claim form/details of specified events and/or circumstances leading to specified events
- ◉ Documents stating the date and time of the incident
- ◉ Copy of FIR/complaint/final investigation report
- ◉ List of any loss and/or expenses along with supporting documents
- ◉ All communications exchanged in connection to the incident
- ◉ Any other documents/information in support of the claim

Please log on to www.hdfcergo.com and submit your claim.

Please refer to the policy wordings for details on coverage, complete list of exclusions, complete list of documents required while making a claim, and other terms and conditions.



What we do not cover

- ◉ Any action or omission in your capacity as employee or self-employed person as well as any professional or business activity
- ◉ Investment or trading losses including, without limitation, any inability to sell, transfer or otherwise dispose of securities
- ◉ Third party claims made by your family members, any person residing with you, made from your account or any joint account holder with you
- ◉ Loss, misplacement, destruction, modification, unavailability, inaccessibility of and/or delay in trading with Cryptocurrencies, consisting of coins (e.g., Bitcoin, Ethereum, Ripple, IOTA), tokens (e.g., EOS, NEM, Tether) or public and/or private keys being used in conjunction with the aforementioned
- ◉ Gambling online and/or otherwise
- ◉ Any loss sustained by you by accessing any restricted or websites banned by the relevant authority over internet

Disclaimer: This list is illustrative. For a complete list of exclusions, please refer to the policy document.



Why choose HDFC ERGO Cyber Sachet Insurance



For the first time, pay only for the covers you need



No deductible or co-pay



Premium starting as low as ₹68 per year[^]



Covers all your devices



Coverage starts from ₹10,000 onwards



Covers you and your family



No discovery period for claims



End-to-end digital purchase and claims journey



Why choose HDFC ERGO

Family of **1.63 Crores+** happy customers[@]

Get **quick claim settlement**
to honour every genuine claim

24x7 call centre servicing in 10 languages



Feel free to reach out to us

Phone: 021-6234 6234 /022-6234 6234

E-mail: care@hdfcergo.com

HDFC ERGO General Insurance Co. Ltd.,

Corporate Claims Department, 6th Floor, Leela Business Park,
Andheri Kurla Road, Andheri (E), Mumbai – 400 059.



022 6242 6242 (Buy)



www.hdfcergo.com

SECTION 41 OF INSURANCE ACT 1938 (PROHIBITION OF REBATES)

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.

2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

The Above Is Descriptive Only. The Actual Terms And Conditions Can Be Found In The Policy Document. Insured's Are Advised To Read The Policy Document Completely For A Full Description Of The Terms And Conditions Of Coverage And The Exclusions Relating There to.



**Source: <https://www.livemint.com/news/india/as-tech-adoption-grew-india-faced-11-58-lakh-cyberattacks-in-2020-11616492755651.html>

Terms & Conditions Apply. ^Premium mentioned is for Identity Theft cover for a Sum Insured of ₹ 10,000. *Price of Student Plan for a Sum Insured of ₹ 50,000 excluding taxes. @Data as on 31st March, 2024 (includes members of the group). HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. UIN: HDFC ERGO Cyber Sachet Insurance - IRDAN125RP0026V02202122. UID: 15778.