

E@SECURE INSURANCE

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

According to one survey, the increasing usage of internet service has also led to a jump in cyber crimes. In 2014, 9,622 cases of cyber crimes were committed under the IT Act in India, representing a 69 percent growth from the previous year making it clear that Indian internet users need to take precautions for the future. To ensure comprehensive protection for activities conducted on the internet without disrupting your modern lifestyle or the convenience you have been accustomed to, **HDFC ERGO** has come up with a new product titled "e@Secure Insurance".

E@Secure Insurance by **HDFC ERGO** is a product designed to provide protection to individual customers in the event of online breach (arising directly from the use of internet) by third parties resulting due to covered risk. Subject to charge of an additional premium, the coverage under this policy can also extend to include families of the insured and covers restoration cost of digital asset.

RISK COVERED FOR YOU

Risks covered under this policy are

- **Damage to E-Reputation:** occurs when Third Party publishes harmful information about You on the internet (including forums, blog postings, social media and any other website)
- **Identity theft:** occurs when Your Personal Information is stolen over the internet by a Third Party to obtain money, goods or services
- **Unauthorized online transactions:** occurs when Your Bank Account or Credit/Debit Card is fraudulently used by a Third Party for purchases made over the internet
- **E-Extortion:** occurs when a Third Party threatens You over the internet with the intent to extract goods, money or services
- **Cyber Bullying or Harassment:** if You are the victim of Cyber Bullying or harassment by a Third Party
- **Phishing and E-mail Spoofing:** covers financial loss due to Phishing and Email Spoofing

OPTIONAL COVER

- **Family:** extend cover to include self, spouse and dependent children (maximum upto 4 family members)
- **Protection of digital assets from Malware:** covers cost of restoration and recollection of digital data maximum upto 10% of limit of liability

BENEFITS OFFERED

- **Legal Protection:** In case of any legal dispute arising out of covered risks we will
 - Pay for costs incurred by You for legal advice sought by You upto full limit of liability.
 - Cover Your legal cost and expenses incurred
 - to pursue or defend any legal action against or by the Third Party.
 - to remove any criminal or civil judgments wrongly entered against you
 - to challenge the accuracy or completeness of any information in a credit report
- **Damage to E-Reputation:** In the event of damage to Your reputation, We will reimburse You for the expenses incurred maximum upto 25% of limit of liability
 - For the services of an IT specialist to remove and suppress the content.
 - For consultation with a psychologist for traumatic stress maximum upto 10% of limit of liability.
- **Identity theft:** In the event Your Personal Information is stolen over the internet by a Third Party, and the Third Party unlawfully uses it subsequently without

Your express consent to obtain money, goods or services, We will reimburse You for the expenses incurred maximum upto 25% of limit of liability for/to.

- rectify credit records with bank or the authorities.
- unpaid leave to take time off work to rectify credit records
- consulting psychologist for traumatic stress maximum upto 10% of limit of liability
- **Unauthorized online transactions:** In the event of any direct loss resulting due to the fraudulent use of Your Bank Account and/ or Credit/ Debit Cards and/ or E-Wallets by a Third Party over the internet, We will indemnify/ reimburse upto full limit of liability
 - indemnify You for the unauthorized online transaction that are charged to Your Credit/Debit Card or Bank Account or E-Wallets
 - reimburse Your expenses to resolve the breach of payments with the banks
 - reimburse Your unpaid leave to take time off work to rectify credit records
- **E-extortion:** In event of any financial loss as a direct result of extortion threat, We will indemnify and reimburse You maximum upto 10% of limit of liability
 - the value of any fund or property surrender intended as an extortion payment
 - the cost of professionals engaged in investigating the cause of extortion threat
- **Cyber Bullying or Harassment:** if You are the victim of cyber bullying or Harassment by the Third Party. We will reimburse You for the expenses incurred by You, maximum upto 10% of limit of liability
 - in consulting psychologist for traumatic stress
 - Expenses incurred in initiating police proceedings
- **Phishing and E-mail spoofing:** In the event of any loss of money due to Phishing and Email Spoofing We will indemnify You (in case of Phishing maximum upto 15% of limit of liability and in case of Email spoofing maximum upto 25% of limit of liability)
 - for the loss of Money resulting directly due to Phishing & Email spoofing

MAJOR EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

- Illegal or malicious act
- Business activities of any kind including full time or part time gainful employment or any other work for pay or profit.
- Prior facts and circumstances.
- Failure to take reasonable precaution to protect Your personal or confidential information.
- Loss directly or indirectly and intentionally created by You.
- Any kind of unexplained loss or mysterious disappearance
- Any loss caused by the order of any government authority
- Consequential losses of any kind or any damage suffered by Third Party
- Any inherent product defect / wear and tear / disputes concerning purchase price
- Loss already reimbursed by the bank.
- Fees and costs incurred before the acceptance of claim.
- Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency.
- Claim made in connection to the Outage-of-external-Networks.
- Claims reported after 6 months from the date of occurrence of the events covered under this policy.
- Any damage or destruction to tangible property including any use thereof

- Any contractual or assumed liability
- Infringement of any intellectual property rights
- War & Terrorism
- Inherent product defect or any liability relating to securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like.
- Unsolicited correspondence or communications (whether in physical or electronic form), wire tapping, audio or video recordings or telephone marketing.

BENEFITS OF BUYING THIS POLICY

- Protects You against cyber risks
- Have provision to extend Your coverage to include Your family within the purview of this policy by paying some additional premium
- Family includes Your spouse and dependent child(ren) maximum up to four (4)
- Take care of Your legal cost and expenses incurred in pursuing or defending legal action against or by the Third Party
- Complete peace of mind for Your activities conducted on the internet
- Cover will not be restricted to any particular device
- Various pre determined limits to choose from
- Reimburse You for the expenses incurred for the services of an IT specialist to remove and suppress the content
- Covered psychologist consultation expenses for traumatic stress
- Worldwide cover

WHO CAN BUY THIS POLICY?

Individual exposed to any form of cyber risk can buy this policy

WHO WILL BE COVERED UNDER THIS POLICY?

Individual and his family (subject to charge of additional premium)

DEDUCTIBLE

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

WEB DISCOUNT

5% if you buy this policy online

CANCELLATION

This policy will terminate at the expiration of the period for which premium has been paid or on the expiration date shown in the policy Schedule.

You have an option to cancel this Policy at any time by sending fifteen (15) days notice in writing to Us or by returning the Policy and stating when thereafter cancellation is to take effect. In the event of such cancellation we will retain the premium for the period that this Policy has been in force and calculated in accordance with the short period rate table as specified in the policy wording, provided there is no claim under this Policy during the Period of Insurance.

We reserve the right to cancel this Policy from inception immediately upon becoming aware of any misrepresentation, mis-declaration, fraud, non-disclosure of material facts or non-cooperation by You or on Your behalf. No refund of premium shall be allowed in such cases.

Notice of cancellation will be mailed to You at Your address specified in the Policy Schedule, and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

In case of any claim under this Policy or any of its individual coverage no refund of premium shall be allowed.

Table of Short `Period Scales	
Period of Risk (Not exceeding)	Annual Premium Rate (%)
15 days	10% of the Annual rate
1 month	15% of the Annual rate
2 months	30% of the Annual rate
3 months	40% of the Annual rate
4 months	50% of the Annual rate
5 months	60% of the Annual rate
6 months	70% of the Annual rate
7 months	75% of the Annual rate
8 months	80% of the Annual rate
9 months	85% of the Annual rate
For a period exceeding 9 months	The full Annual rate

RENEWAL

We shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. We reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. We, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the Period of Insurance.

ANTI REBATING WARNING

Section 41 of the Insurance Act 1938

- No person shall allow or offer to allow, either directly or Indirectly as an Inducement to any person to take out 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 the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept rebate except such rebate as may be allowed In accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this Section shall be liable for penalty which may extend to Ten Lakh rupees.

YOU CAN REQUEST A QUOTE TODAY

For more information about our new e@Secure Insurance and the full range of HDFC ERGO Insurance products contact Your local broker or HDFC ERGO representative.