

PROTECT YOURSELF FROM CYBER FRAUD

Stay protected even in the digital world.

ICICI Lombard
Nibhaye Vaade



**RAHO
DIGITALLY
BEFIKR!**

With ICICI LOMBARD
**Retail Cyber
Liability Insurance**

ICICI LOMBARD Retail Cyber Liability Insurance

Loss due to cyber fraud is a worry, keeping our increasing dependency on digital transactions and activities in mind. Not anymore. This policy is especially designed to protect you and your family against losses varying from cyber bullying to unauthorized digital transactions.



WHO IS COVERED?

Policyholder & his/her spouse, parents & children who reside at the same address, as the case may be.



WHY ICICI LOMBARD RETAIL CYBER LIABILITY INSURANCE?

It covers up to 100% financial loss due to electronic scams designed to steal money, sensitive personal information and email fraud as maximum number of cyber frauds occur through phishing emails and spoofing.



WHAT ARE THE RISKS COVERED?

The policy covers losses and costs arising out of the Insured's cyber exposure, including but not limited to:



Identity Theft

Expenses incurred due to theft & misuse of personal information over the internet. E.g: Cost of reissuance of identity document, refiling rejected application for loans & credit instrument, generating credit reports, notarizing affidavits.



Unauthorized Transaction

Financial loss due to fraudulent use of bank account, credit card and mobile wallets by a Third Party for transfers, purchases or withdrawals made over the internet.



Reputational Injury

Covers expenses incurred in restoring digital reputation by removing harmful publication from the internet & consultation with a psychologist in case required.



Cyber Bullying

Expenses incurred in consulting with a psychologist, related recuperation & temporary relocation against harassment & defamation of character over the internet.



Cyber Extortion

Financial loss incurred in preventing or ending the cyber extortion or security threat along with IT security consultant fees.



Malware Intrusion

Expenses incurred in restoring digital data deleted or corrupted due to a computer virus/trojan.



Legal Expenses & Lost Wages

Pursuing or defending legal actions, lost wages arising out of any covered risk.



Data Restoration Costs

Restore the lost data following a cyber extortion threat, corruption or destruction due to introduction of malware into the computer system.



Forensic Costs

Expenses incurred in hiring a digital forensic expert to aid in prosecution following a cyber event.



Consequential Loss

Any penalty imposed on Insured by a bank or credit organization for not maintaining the minimum balance in an account or missing an EMI on a loan, solely as a result of an Event during the Policy Period.

All the above should have occurred for the first time within the Policy Period and should have been reported to the Insurer (ICICI LOMBARD) and Authorities (as the case may be) within the Policy Period.

WHAT ARE THE POLICY DETAILS?

Below mentioned are the various Policy Limits and Sub-Limits of the coverage:



Premium Table

Sum Insured (₹)	50,000	1 Lakh	3 Lakh	5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh	50 Lakh	75 Lakh	1 Cr
Premium (₹)*	2,362	2,545	3,636	4,727	5,636	7,273	8,364	9,091	13,636	20,909	23,636

Sub-Limits (%)

Unauthorized Transaction	100	100	100	100	100	100	100	100	100	100	100
Identity Theft	100	100	100	100	100	100	100	100	100	100	100
Cyber Extortion	10	10	10	10	10	10	10	10	10	10	10
Malware	10	10	10	10	10	10	10	10	10	10	10
Reputational Injury	40	20	16.67	10	5	3	3	2	3	2	1.25
Cyber Bullying	40	20	16.67	10	5	3	3	10	10	2	10
Legal Expenses	100	100	100	100	100	100	100	100	100	100	100
Forensic Cost	100	100	100	100	100	100	100	100	100	100	100
Data Restoration Cost	100	100	100	100	100	100	100	100	100	100	100
Consequential Losses	100	100	100	100	100	100	100	100	100	100	100

*Premiums are exclusive of GST.

Our maximum liability will be subject to the amount as specified in the table above against each expense respectively and at no point of time will the aggregate payout exceed the overall policy limit as selected by the customer.

WHAT ARE THE MAJOR EXCLUSIONS?

This policy does not cover claims directly or indirectly caused by or arising from:

- Any actual physical injury
- Any dishonest, criminal or malicious acts
- Prior facts or circumstances
- Any legal proceedings prior to inception of this Policy
- Failure to take precautions to safeguard your sensitive personal information
- Business activities, occupation or political affiliations
- Any unexplained loss or mysterious disappearance
- Any loss or damage caused by the order of any government authority
- Matters uninsurable under law
- Losses arising from the theft, disappearance, loss of value or inaccessibility of any cryptocurrency
- Any damage to or destruction of any tangible property
- War, terrorism, looting and governmental acts
- Any distribution of unsolicited correspondence or communications
- Any actual or alleged plagiarism or infringement of any form of intellectual property
- Any losses or liabilities connected with any inherent product defect/wear and tear
- Any losses or liabilities connected with any types of dealing in securities, commodities, derivatives, foreign or federal funds, currencies, foreign exchange, and the like