

Customer Information Sheet

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Acko Cyber Protection Plan	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN157RPLB0001V01202425	
3	Structure	Indemnity	
4	Interests Insured	<ol style="list-style-type: none"> Digital Theft of Funds Identity Theft Data Restoration/ malware Decontamination Replacement of Hardware Cyberbullying, Cyber Stalking and Loss of Reputation 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 Smart Home Cover 	
5	Sum Insured	To be specified as per Policy Schedule	
6	Policy Coverage	<p>Digital Theft of Funds: We will indemnify you for any direct financial loss that you sustain and are not compensated for by the issuing bank, financial institution or mobile wallet company.</p> <p>In cases where expressly mentioned in your Schedule / Certificate, we will also cover for any penalties imposed by bank(s) or financial institution(s) provided such trigger was caused solely by the covered incident.</p> <p>Identity Theft: We will indemnify you against any direct financial losses including lost wages, reasonable and necessary costs incurred by you for credit monitoring and identity monitoring Services, Reasonable and necessary costs incurred by you for prosecution of a criminal case against a third party for committing identity theft against you, Reasonable fees, costs and expenses for psychological assistance and treatment related to the identity theft.</p> <p>Data Restoration / Malware Decontamination: We will reimburse you for any reasonable and necessary costs incurred for hiring of an IT expert after a cyber incident to restore your data from your Data Backup or to decontaminate or clean your personal device(s) from malware to the pre-incident condition to the extent technically possiblep</p> <p>Replacement of Hardware: We will reimburse you for any</p>	<p>1.1</p> <p>1.2</p> <p>1.3</p>

		reasonable costs of replacing your personal device(s) if our IT expert determines that replacement is more efficient and economical than to restore your data or to decontaminate or clean such personal device(s) after the occurrence of a cyber incident.	1.4
		<p>Cyberbullying, Cyber Stalking and Loss of Reputation: We will indemnify any reasonable and necessary costs incurred for:</p> <ol style="list-style-type: none"> Civil legal proceedings against a third party for cyber bullying or cyber stalking against you. Hiring an expert to manage and restore your reputation such as removing, demanding removal or demanding rectification of compromising or defamatory material or content in case of an evident and significant loss of reputation caused by cyberbullying or cyber stalking. Change of school (e.g. registration fees, school supplies, books and uniforms) due to significant and ongoing cyber bullying or cyber stalking, provided that the change of school was recommended by an expert, in the course of psychological assesment and treatment or by relevant authorities. We will not indemnify you for any family expenses (e.g. lost wages, childcare, eldercare) or for expenses arising from a change of location. 	1.5
		<p>Cyber Extortion: We will provide professional assistance from an expert for advice and support you in responding to cyber extortion threats. We will also reimburse you for any ransom you pay (provided its legally permissible and subject to our prior written consent).</p>	1.6
		<p>Online Shopping: We will reimburse you for your direct financial losses resulting from transactions on the internet via payment card or mobile wallet that you have been dishonestly induced to enter by a third party by electronic means to make a purchase of goods or services which are not delivered or rendered.</p>	1.7
		<p>Online Sales: We will reimburse you for your direct financial loss incurred from selling goods online on a non-commercial basis to a dishonest or fraudulent third-party buyer. This coverage applies if you've lost physical control of the goods without receiving payment. To be eligible for reimbursement you must demonstrate reasonable efforts to seek payment or recover the delivered goods from the third-party buyer or other relevant parties to indemnify you for your financial loss, including involvement of the police.</p>	1.8
		<p>Social Media and Media Liability:</p> <p>We will pay any sums for which you are legally liable arising from a third party claim for any unintentional:</p> <ol style="list-style-type: none"> Defamation, Breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or Breach or interference of privacy rights, resulting from your online media activities including social media. 	1.9

		<p>We will also reimburse your legal costs incurred by you resulting from the third-party claim covered under this coverage section.</p> <p>Network Security Liability: We will indemnify you for:</p> <ol style="list-style-type: none"> Any sum of money for which you are legally liable arising from a third party claim for a cyber incident on your personal devices that you failed to prevent, and which has caused damage, alteration, destruction or theft of data or a Denial of Service (DoS) attack on third parties' computer systems. Any legal costs incurred by you resulting from the third-party claim covered under this coverage section. <p>Privacy Breach and Data Breach Liability: We will indemnify you for:</p> <ol style="list-style-type: none"> Any sums for which you are legally liable arising from a third party claim for a data breach relating to confidential information or personal data of a third party transmitted, stored or otherwise processed on your personal devices. Any legal costs incurred by you resulting from the third-party claim covered under this coverage section. <p>Privacy Breach and Data Breach by Third Party: We will reimburse your legal costs incurred by you for claims for damages filed by you against a third party for data breach relating to your confidential information or personal data, provided the third party has communicated in writing to you or has acknowledged publicly by electronic or print media the occurrence of a data breach of your confidential information or personal data.</p> <p>Smart Home Cover: We will reimburse you for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to decontaminate and restore your smart home devices, to the closest possible condition in which they were immediately before the cyber incident.</p>	<p>1.10</p> <p>1.11</p> <p>1.12</p> <p>1.13</p>
7	Add-on Cover	Not Applicable	
8	Loss Participation	<p>Please specify following as per Policy Schedule:</p> <p>Co-Payment:</p> <p>Sub-Limit:</p> <p>Deductible:</p>	
9	Exclusions	<p>General Exclusions:</p> <ol style="list-style-type: none"> Insured events or circumstances that could reasonably lead to an insured event which are known by you prior to the inception of this policy. Any action or omission of you or any misbehavior of you which is intentional, malicious, dishonest, deliberate or reckless. Any action or omission in your capacity as an employee, self-employed person or in any professional or business capacity. War or cyber operation (whether war be declared or not). Discharge of a nuclear weapon will be deemed to arise 	2

		<p>from war even if accidental. Notwithstanding our burden of proof, which shall remain unchanged by this exclusion clause, for determining attribution of a cyber operation to a sovereign state, you and we will consider any available, objectively reasonable evidence. This may include formal or official attribution by the government of the sovereign state in which the computer systems affected by the cyber operation are physically located to another sovereign state or those acting at its direction or under its control.</p> <p>e. Failure, interruption, degradation or outage of infrastructure (e.g. any communication equipment, air conditioning, power supply installations, standalone generators, frequency inverter units, transformers and any other facilities that are used to maintain the functioning of electronic facilities that support computer systems and data) or related services of the following third party providers that are not under your control: telecommunication (including the internet), internet service (including internet service providers responsible for the provision of services, hardware and technical equipment for accessing and use/operation of the internet; domain name system service providers; other internet and external network service providers responsible for internet exchanges; network providers; and cable network, satellite and radio communication network operators), satellite, cable, electricity, gas or water providers.</p> <p>f. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property. (This exclusion shall not apply to Coverage Section "Replacement of Hardware").</p> <p>g. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.</p> <p>h. Bodily injury, psychological harm, trauma, illness or death. This exclusion shall not apply to anxiety or mental stress as set forth in Coverage Section "Identity Theft" and Coverage Section "Cyber Bullying, Cyber Stalking and Loss of Reputation").</p> <p>i. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Coverage Section "Social Media and Media Liability". However, theft, infringement, misuse or abuse of patents will always remain excluded.</p> <p>j. Third party claims made by one insured against another insured.</p> <p>k. Contractual liability which exceeds legal liability which would otherwise arise.</p> <p>l. Any costs of betterment of your personal device or your smart home devices to the insured event, unless unavoidable.</p> <p>m. Any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities,</p>	
--	--	---	--

		<p>commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, currency swap and the like.</p> <p>n. Any loss of or damage to cryptocurrencies (e.g. Bitcoin, Ethereum, Ripple, IOTA). This exclusion shall not apply to Coverage Section "Cyber Extortion" with regards to any ransom payments.</p> <p>o. Any activity that qualifies under Gambling, Betting and Skill-based Gaming.</p> <p>p. Any liability covered under any other underlying insurance policy which is primary.</p> <p>q. Any actual or alleged loss caused by any civil or foreign war, invasion, strike, riot, rebellion, civil commotion, or arising from detention, confiscation or distribution by customs, police or other public authorities.</p> <p>r. Any Insured committing or attempting to commit a breach of law with criminal intent.</p> <p>s. Any loss or damage caused due to any consequential loss of any kind.</p> <p>t. Any loss of or damage caused by or due to action of any lawfully constituted authority or Public Authority.</p> <p>u. Any loss or damage due to digital equipment put up for rental or hire purposes.</p> <p>v. Any change in ownership of the digital equipment for any purpose not intended.</p> <p>w. Any events performed from outside India.</p> <p>x. In any action, suit or other proceedings where We allege that because of the provisions of the above exclusions any loss, destruction, damage or liability is not covered by this Policy, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.</p> <p>Specific exclusion related to Digital Theft of Funds: Financial Loss from any transactions involving physical money / cash / currency or currency equivalent, including withdrawal of money from Automated Teller Machine (A.T.M).</p> <p>Specific exclusion related to identity Theft: Financial Loss as a result of physical loss/ theft of card, phone, laptop or any other digital device/ payment authorization instrument.</p> <p>Specific exclusion related to Cyberbullying, Cyber Stalking and Loss of Reputation: Any cosmetic surgeries that may be required to eliminate the cause of such cyber bullying like removal of tattoo, jawline alignment and others. Any increase in fees at the new school as compared to the existing school.</p>	<p>1.1</p> <p>1.2</p> <p>1.5</p>
10	Special Conditions and Warranties	<p>Ownership of Salvage and Recovery: We shall have ownership and the right to possession of all Salvages, Insured</p>	3

		<p>Beneficiary's rights of recovery from third parties and other recoveries from claims, if applicable and specified in the Policy Schedule for the Covered Loss. All Salvage shall be owned by us , and We shall not be liable to return such property to You or any Customer, unless otherwise agreed to and specified in the Policy Schedule.</p> <p>Covered Loss: Our liability is limited to the specific Covered Loss/categories of perils outlined in the Policy Schedule, Sub-Limits, and any General Exclusions specified under the Policy that may be applicable to a claim made against You.</p> <p>Records: For any Contract pertaining to the Covered Loss under this Policy (or categories of such Covered Loss) and specified as such in the Policy Schedule, it is a Condition Precedent to Our liability that You shall create and maintain an MIS, which shall be an accurate and updated record containing the full particulars of all such issued Contract and each Covered Loss.</p> <p>Agreed Value: In no event shall our liability under this Policy for any Claim for a Covered Event exceed the Agreed Value of such Covered Event including but not limited to direct transaction amount from the event, cost of IT expert for restoration of device/data and other consequential losses incurred (which are covered as per the cover description)</p>	
11	Admissibility of Claim	<p>Procedure to be followed:</p> <ol style="list-style-type: none"> Notify Us on Our email ID: hello@acko.com or at Our website www.acko.com/gi, or contact number: 1800 266 2256 immediately, but in any case, within the number of days as specified in Schedule/Certificate of such event; Lodge a complaint/FIR with the cyber crime department regarding this incident, where the claim is made under Section 1. Take all steps within his/her power to minimize the extent of loss or damage, and not do anything or tamper the affected Equipment/Account in such a manner which would in any way increase the extent of the loss or further diminish the value; Preserve the details of series of events and make them available for inspection by Our representative or surveyor Give Us/Our representatives all reasonable assistance and co-operation in investigating the claim and provide any proof reasonably required to assess Our liability and quantum in respect of such claim. Not make any admission or commit to payment of any expenses or liability to any third party without obtaining Our written consent. You must assist us in investigating, defending and settling the third party claim and assist any lawyer or other expert we appoint on your behalf to defend the third party claim; Provide Us with all necessary information and documentation in respect of the claim as indicated in the Schedule/Certificate within 30 days of Us requesting for the 	4

		same. If all essential information and documentation are not received by Us within such time, then We will condone such delay on merits only where the delay has been proved to be for reasons beyond the claimant's control. For ease of reference, such necessary information and documentation shall include, but not be limited to Our duly completed and signed claim form.	
12	Policy Servicing- Claim Intimation and Processing	<p>Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka - 560102</p> <ul style="list-style-type: none"> • Our website: http://www.acko.com/gi • Email: hello@acko.com • Toll Free: 1800 266 2256 	4
13	Grievance Redressal and Policyholders Protection	<p>For resolution of any query, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at hello@acko.com</p> <p>For resolution of grievance, insured may contact the company on our toll-free helpline number 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week).</p> <p>You can also write to grievance@acko.com. Your complaint will be acknowledged by us within 24 working hours.</p> <p>If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any response within 14 working days, you may write or email to Chief Grievance Officer: Email: gro@acko.com Postal Address: Acko General Insurance Limited 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore – 560102.</p> <p>The Chief Grievance Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue remains unresolved within 14 days of lodging a complaint with us and you wish to pursue other avenues for redressal of grievances, you may approach IRDAI by calling on the Toll-Free no. 155255 or you can register an online complaint on the website https://irdai.gov.in/igms1</p> <p>Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: https://ciains.co.in/Ombudsman</p> <p>In the event of an unsatisfactory response from the Grievance Officer, You may register a complaint in the Integrated Grievance Management System (IGMS) of the IRDAI.</p>	7

14	Obligation of the Policy Holder	<ul style="list-style-type: none">• To disclose all information correctly sought correctly by insurer at the time of filling the proposal form.• In case of any change/ modification/ addition to the already declared information the same shall be brought to the notice of the insurer immediately.• Non- disclosure of material information may affect the claim settlement.	
----	---------------------------------	--	--

Declaration by the Policy Holder;

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

Place:

Date:

(Signature of the Policyholder)