

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	ONLINE TRANSACTION PROTECTION INSURANCE (RETAIL)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0044V01202122	
3	Structure	Indemnity basis	
4	Interests Insured	This policy is intended to cover a variety of personal losses that may result when as a consumer you engage in various online or electronic activities such as buying or selling on the Internet or making payment of bill through your computer system which results in unwarranted debit in your account	
5	Sum Insured	INR 150,000 AOA:AOY 1:1)	
6	Policy Coverage	The policy provides cover for a. Theft of Fund as a result of a Cyber Incident or Hacking of Group member's Bank account, Credit/Debit card and/ or Mobile wallets by a Third Party for a maximum amount of INR 150,000 AOA:AOY 1:1) b. Legal Costs - to pursue a legal action against Your Bank and/or Mobile wallet company for non-reimbursement of funds	
7	Add-on cover	NIL	
8	Loss Participation	Deductible as stated in the Policy Schedule	
9	Exclusions	Exclusions under "E-Payment transactions" <ul style="list-style-type: none"> Any E-PAYMENT TRANSACTIONS loss occurring prior to the retroactive date Dishonest or Improper Conduct of the Insured Bodily Injury Property Damage Any activities carried out by the member for business or professional purposes War, hostilities or warlike activities Terrorism Any loss payment made in Non-Fiat currencies including but not limited to Bitcoins. Outage/ Disturbance Loss Illegal Use of Data Insolvency Proprietary information Others -The coverage under E Payment transaction shall not apply if at least one of the following exclusions are fulfilled: a. There was gross negligence by Insured Beneficiary in taking precautions to safeguard Insured's Personal information, Bank accounts and/or Credit/Debit cards and or Mobile wallets information and internet communication, b. Theft of Funds due to physical loss or theft of Insured Beneficiary's Computer system, c. Withdrawal of funds via ATM made through Insured Beneficiary's Bank account and/or Credit/Debit cards by a Third party d. Theft of Funds following physical theft or loss of Credit/Debit card, e. Criminal and fraudulent Acts committed by Insured Beneficiary, f. Circumstances or incidents that existed prior to inception of the Policy/Certificate of Insurance. 	

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10	Special conditions and warranties (if any)	<p>The Theft of Funds should occur during the Policy period, Discovery of Theft of Funds should be not later than 90 days from the date of occurrence.</p> <p>You should report to the issuing Bank or the Mobile wallet company within 72 hours of discovery of the Theft of Funds,</p> <p>You should lodge a First Information Report (FIR) detailing the unauthorized Theft of Funds within 72 hours upon discovery by You</p> <p>You should provide evidence that the issuing bank and/or the Mobile wallet company is not reimbursing You for the Theft of Funds and a copy of FIR.</p> <p>For Theft of Funds incurred while You are travelling outside of India, the following additional conditions shall be applicable:</p> <p>i. A copy of FIR and/or police acknowledgement receipt confirming Theft of Funds should be dated within 5 days of first arrival into India.</p> <p>ii. A copy of Your passport will be required as proof of travel.</p> <p>iii. Travel duration should not exceed 2 months for a single trip outside of India (i.e. last departure from India to be no more than 2 months from latest date of arrival into India)</p>	
11	Admissibility of Claim	<p>If You report a claim or facts that might give rise to a claim to Us, then You must give Us such information and co-operation as it may reasonably require including but not limited to:</p> <p>(i) Submission of fully completed and signed claim form,</p> <p>(ii) Copy of FIR lodged with police authorities / cyber cell,</p> <p>(iii) Copies of legal notice received from any affected person/entity,</p> <p>(iv) Copies of summons received from any court in respect of a suit filed by an affected party/entity,</p> <p>(v) Copies of correspondence with Bank and/or Mobile Wallet Company with regard to Theft of funds;</p> <p>(vi) Legal notice served on any Bank and/or Mobile Wallet company for Theft of funds,</p> <p>(vii) Copies of invoices for expenses incurred on all costs legal and incidental cost including that of IT consultant, being claimed under this policy</p> <p>(viii) Copies of invoices for expenses incurred due to involvement of a specialist service provider or advisor,</p> <p>(ix) Details/invoices of costs incurred for filing of a claim for damages against a third-party perpetrator in connection with a cyber incident governed by this Policy,</p> <p>(x) Proof to show ownership of Your Computer system, and</p> <p>(xi) Proof to show that the Personal data is the propriety information belonging to You.</p> <p>Reimbursement will only be in INR.</p>	
12	Policy Servicing - Claim Intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customercare@cholams.murugappa.com. Claim intimations be sent to notifyclaim@cholams.murugappa.com</p> <p>Documents required for Claim processing:</p> <p>Claim form,</p> <p>Detailed note on the event leading to the loss,</p> <p>Any Legal notice / summon received from the aggrieved party,</p> <p>Defence initiated from your end, if so what are the grounds,</p> <p>KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,</p> <p>What are the preventive measures initiated to avoid recurrence,</p> <p>Any other Document</p> <p>Turn Around Time for claims settlement is 7 Days from receipt of Award / Last Document</p>	
13	Grievance Redressal and Policyholders Protection	<p>GRIEVANCES</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>In case of any grievance the insured person may contact the company through</p>	

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		<p>Website: www.cholainsurance.com Toll free: 1800 208 9100 E-Mail: customercare@cholams.murugappa.com Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.com For details of grievance officer, kindly refer the link www.cholainsurance.com If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person 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/</p> <p>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/</p> <p>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.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p> <p>3. Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.cioins.co.in/ombudsman, or on company website www.cholainsurance.com.</p>	
14	Obligations of Policyholder	a. You must take due care and reasonable precautions to safeguard details of Your bank accounts and/or Credit/Debit cards and internet communications.	
Declaration by the Policyholder:			
I have read the above and confirm having noted the details			
Place:			
Date:			Signature of the Policyholder:

Note:

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.