

Insurance Terms and Conditions

Benefits of the Product

Coverage : Rs. 1,00,000

Instruments covered - Your bank account, credit or debit card or mobile wallets by a third party.

You will be indemnified for any direct and pure financial loss sustained by you as a result of a Theft of funds due to an unauthorized access to your bank account, credit or debit card or mobile wallets by a third party, and as a consequence of You being a victim of phishing or email spoofing provided that-

- You report to the issuing bank or the mobile wallet company within 72 hours after discovery of the theft of funds.
- You provide evidence that the issuing bank or the mobile wallet company is not reimbursing you for the theft of funds.
- You lodge a police report detailing the theft of funds within 72 hours upon discovery by you.

You will be indemnified for any reasonable and necessary costs incurred by you for the prosecution of a criminal case against the third party for committing the theft of funds or the phishing or email spoofing against you.

Exclusions

General Exclusions for Theft of Funds Insurance by ICICI Lombard General Insurance Co Ltd :

- Any action or omission of You or any misbehaviour of You which is intentional, malicious, dishonest, deliberate or reckless; this exclusion shall not apply to Liability for Intentional Misbehaviour of Underage Persons
- Any action or omission in Your capacity as an employee or self-employed person as well as any professional or business activity
- Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property
- Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities
- Bodily injury, psychological harm (save that this exclusion shall not apply to anxiety or mental stress as outlined in Identity theft and Cyberbullying, Cyberstalking and Loss of reputation), trauma, illness or death
- Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights)
- Third-party claims made by one Insured against another Insured
- Contractual liability which exceeds legal liability which would otherwise arise any costs of the betterment of Your personal device beyond the state existing before the Insured Event, unless unavoidable
- Loss, misplacement, destruction, modification, unavailability, inaccessibility of and/or delay in trading with cryptocurrencies, consisting of coins (e.g. Bitcoin, Ethereum, Ripple, IOTA), tokens

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(e.g. EOS, Nem, Tether) or public and/or private keys being used in conjunction with the aforementioned

- Gambling

Please click here to refer to the policy wordings for detailed information.

Claim Process

Please write to us at customerservice@riskcovry.com to initiate a claim Or Call on 9372776177

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“CyberShield Plan” provides a cyber protection tool (BOXX Identity Monitoring, Online Safety Awareness & Training) to keep you digitally safe and-protected

BOXX Identity Monitoring

- Protect your identity by monitoring your personal details (phone number and email address) for possible breaches and exposure with Dark Web Monitoring
- Check if your personal details have been exposed to a data breach. If they have, we'll tell you where it happened and what to do next.
- Our cutting-edge surveillance combines Dark Web Monitoring and human intelligence so that you can stay one step ahead.

BOXX Online Safety Awareness & Training

- Informative learning modules and videos to help you understand how to protect yourself online and what to look out for to keep yourself digitally safe. Build cyber resilience through the visibility of the vulnerability in your digital risk posture.
- Raise cyber security awareness – and decrease your risk of being a victim of cybercrime

How to avail benefits:

- To access benefits, please log in to CyberShield Portal

1. First Time login – Enter registered phone number

2. Create your own credentials by adding

→ First name

→ Last name (optional)

→ Email id

3. Verify email by entering verification code received on email

4. Create your own password

5. You can now access the portal using email id and password

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Cancellation and refund terms are as below-

- If the Cancellation request is raised up to 15 days of the policy tenure, 65% of the Subscription amount would be refunded to the customer and the plan would stand cancelled
- If the Cancellation request is raised after 15 days of the policy tenure, NO refund would be given to the customer and the plan would stand cancelled
- There shall be NO refund given in case of utilisation of the plan
- To raise a cancellation request, please write to us at customerservice@riskcovry.com Or Call on 9372776177

I, hereby agree to the terms & conditions set below for the CyberShield Plan provided by UMBO IDTECH PRIVATE LIMITED (UIDT):

- Enrollment to the plan is at your sole discretion and the amount shall be debited from your account
- Reviving your Lapsed Plan - Revival is not applicable under this plan
- All the customers who opt for the CyberShield Plan shall get the benefit mentioned below for 1 month after enrollment