
Terms & Conditions for Cyber cover Policy

Cyber Theft: -

A) 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.

B) As a consequence of You being a victim of phishing or email spoofing, provided that: -

- i. Report to the issuing bank or the mobile wallet company within 72 hours after discovery of the Theft of funds
- ii. Provide evidence that the issuing bank or the mobile wallet company is not reimbursing You for the Theft of funds.
- iii. Lodge a police report detailing the Theft of funds within 72 hours upon discovery.

C) Will indemnify any reasonable and necessary costs incurred by You for prosecution of a criminal case against the third party for committing the Theft of funds or the phishing or email spoofing.

Cyber Extortion: -

Will reimbursed for any reasonable and necessary costs incurred to respond to or resolve a cyber extortion incident, including any Ransom payment made, provided such payment is legally permissible and has received our prior written consent.

If requested, then prompt notification to be provided at relevant law enforcement authorities of the cyber extortion event and cooperate fully with any investigation or legal proceedings.

Disclaimer: - The insurance covers are valid only if your debit card has been used on POS or E-Commerce in the last 90 days prior to the Claim Initiation.