Terms & Conditions

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

- Enrolment to the policy is at your sole discretion and premium shall be debited from your account
- Reviving your Lapsed Policy Revival is not applicable under this policy
- Enrolment in the policy is at your sole discretion and the premium shall be debited from your account
- All the customers who opt for CyberShield Plan shall get the benefit mentioned below for a period
 of 1 month after enrollment
- Age criteria to purchase the product is 18 to 65 years.
- Product, cover and premium payment will be on monthly basis
- The claims settlement for the insurance cover shall be fulfilled by the insurance company basis
 the terms and conditions of the product, the customers shall not hold DMI Finance or the master
 policyholder liable for any repudiations

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

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 visibility of
 the vulnerably in your digital risk posture.
- Raise cyber security awareness and decrease your risk of being victim of cybercrime

Theft of Funds (Sum Insured: INR 50,000) Insurance by ICICI Lombard General Insurance Company Limited

- We will indemnify You for any direct and pure financial loss sustained by You
- 1. 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
- 2. 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, and
 - You lodge a police report detailing the Theft of funds within 72 hours upon discovery by You.

 We will indemnify You 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 against You.

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 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 set forth in Identity theft and Cyber bullying, Cyber stalking 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 betterment of Your personal device beyond the state existing prior to 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 (e.g. EOS, Nem, Tether) or public and/or private keys being used in conjunction with the aforementioned
- Gambling

Note: Please refer to the Welcome letter, FAQ, Terms & Conditions & Policy wording document for detailed information about the plan.