

**QUOTATION REQUEST**  
**CYBER RISK INSURANCE**

|   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
|---|--|-------------------|------------------------------------|---------------------------|------------------------------------|---------------------------------------|-----------------|--------------------------|---|--|-----------------------------|-------------------------------------|--------------------------|------------------------------------|----------------------|---|---|
| <b>Insured</b>  | Janata Sahakari Bank Ltd; Pune   |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| <b>Intermediary</b>   | Direct   |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| <b>Address</b>  | 1360 Shukrawar Peth Bajirao Road, Bharath Bhavan Bldg<br>Pune , Maharashtra -411002  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| <b>Business Description</b>   | Banking  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| <b>Policy Period</b>  | 1st April 2022 to 31st March 2023  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| <b>Limit of Liability</b>   | INR 3 Cr. AOA / AOY  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| <b>Risk Coverage</b>  | Shall pay for the amount the Insured suffers or becomes legally obligated to pay to the third party and/or to the customers and or to Regulators as a result of Cyber injury (Loss) with or without malice intent.<br>Cyber -crime include Computer Crime, Employee Sabotage, Cyber Terrorism ,hostilities and claims arising from acts of foreign enemies, Cyber /Privacy Extortion (with or without network interruption) etc.   |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| <b>Additional Risk Coverage</b>   | <table border="1"> <tr><td>Forensic Services</td></tr> <tr><td>Data Administrative Investigations</td></tr> <tr><td>Data Administrative Fines</td></tr> <tr><td>Repair of the Company's Reputation</td></tr> <tr><td>Repair of the Individual's Reputation</td></tr> <tr><td>Electronic Data</td></tr> <tr><td>Coverage for outsourcing</td></tr> <tr><td>Policy to be primary &amp; non-contributory</td></tr> <tr><td>Credit / Identity Theft Monitoring Expense (including identity theft) for people impacted by a security breach</td></tr> <tr><td>Notification and Monitoring</td></tr> <tr><td>Multimedia Liability – INR 25,00000</td></tr> <tr><td>Cyber/ Privacy Extortion</td></tr> <tr><td>Network Interruption– INR 25,00000</td></tr> <tr><td>Control group clause</td></tr> <tr><td>Definition of Computer system to be extended to those systems operated by a third party for the purpose of providing hosted computer infrastructure</td></tr> <tr><td>Non-cancellation clause (other than for non -payment of</td></tr> </table> | Forensic Services | Data Administrative Investigations | Data Administrative Fines | Repair of the Company's Reputation | Repair of the Individual's Reputation | Electronic Data | Coverage for outsourcing | Policy to be primary & non-contributory | Credit / Identity Theft Monitoring Expense (including identity theft) for people impacted by a security breach | Notification and Monitoring | Multimedia Liability – INR 25,00000 | Cyber/ Privacy Extortion | Network Interruption– INR 25,00000 | Control group clause | Definition of Computer system to be extended to those systems operated by a third party for the purpose of providing hosted computer infrastructure | Non-cancellation clause (other than for non -payment of |
| Forensic Services   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Data Administrative Investigations  |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Data Administrative Fines   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Repair of the Company's Reputation  |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Repair of the Individual's Reputation   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Electronic Data   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Coverage for outsourcing  |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Policy to be primary & non-contributory   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Credit / Identity Theft Monitoring Expense (including identity theft) for people impacted by a security breach                                      |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Notification and Monitoring   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Multimedia Liability – INR 25,00000   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Cyber/ Privacy Extortion  |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Network Interruption– INR 25,00000  |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Control group clause  |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Definition of Computer system to be extended to those systems operated by a third party for the purpose of providing hosted computer infrastructure |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |
| Non-cancellation clause (other than for non -payment of   |  |                   |                                    |                           |                                    |                                       |                 |                          |   |  |                             |                                     |                          |                                    |                      |   |   |

|                                     |   |
|-------------------------------------|---|
|                                     | premium)  |
|                                     | Auto Inclusion of New Subsidiary- 25%   |
|                                     | Waiver of Subrogation against employees (including directors, officers, partners or principals) of the Company unless such employees have been found guilty of an intentional, fraudulent or criminal act by the highest court of the land.                           |
|                                     | Waiver of insurer's rights of subrogation against another party on request by the insured provided insured has agreed in contract with another party for waiver   |
|                                     | Criminal acts exclusion deleted   |
|                                     | Conduct exclusion amended (Conduct exclusion applicable only on confirmation by the highest court of land)  |
|                                     | Unauthorized or unlawfully collected data exclusion deleted   |
|                                     | Intentional Acts exclusion deleted  |
|                                     | Cyber terrorism (within the policy limit)   |
|                                     | Data Liability (within the policy limit)  |
|                                     | Unsolicited materials exclusion to be deleted   |
|                                     | System Failure cover  |
|                                     | PCI-DSS Assessment (Sub-limited to INR 25,00,000 ) with Nil deductible (contractual penalties, cost and expenses for qualified assessor, cost and expenses to deliver a new PCI-DSS) caused by data loss or damage, theft of data or unauthorized disclosure of data) |
|                                     | Data Breach due to a Security /System failure   |
|                                     | Qualifying breach of corporate information to include any unauthorized disclosure or transmission of corporate information by the Insured   |
|                                     | Data breach notification to include Qualifying Breach of Personal Information   |
|                                     | Crisis Fund Coverage (Sub limited to 10% of LOI)  |
|                                     | Cover for fines/penalties wherever permitted by the Law   |
|                                     | Infrastructure / Systems exclusion deleted  |
|                                     | Extended reporting period 90 days   |
| <b>Retroactive date</b>             | 01/04/2018  |
| <b>Deductible</b>                   | <ul style="list-style-type: none"> <li>• Network Interruption – 12 Hours waiting period</li> <li>• Rest of the claims – INR 10,000 each and every Claim</li> </ul>  |
| <b>Territory &amp; Jurisdiction</b> | World-wide  |
| <b>Claims</b>                       | Nil   |