

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sl. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number												
1	Product Name	Personal Cyber Risks Policy	NA												
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPLB0001V01202021	NA												
3	Structure	Indemnity	NA												
4	Interests Insured	Coverage under various insuring clause under Policy -Defense Cost, Direct and Pure Financial Loss, IT Consultation Services and Counselling Services	NA												
5	Sum Insured / Motor Insured Declared Value Scope	<<< INR XXXX >>>	NA												
6	Policy Coverage	<table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Coverage</th> <th>Cover</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Privacy Breach and Data Breach by Third Party</td> <td>all Costs including legal fees incurred by the Insured for a Claim for Damages lodged by the Insured against a Third party for Privacy Breach and or Data Breach provided the Third Party has communicated in writing to the Insured or has acknowledged publicly by electronic or print media the occurrence of a Privacy Breach or a Data Breach of the Insured</td> </tr> <tr> <td>2</td> <td>Personal Social Media Cover</td> <td>all Defense Costs incurred as a result of any Claim by an Affected Person or an entity for Legal liability that directly results from the Identity Theft of the Insured from a legitimate Social Media account of the Insured by Cyber Attack</td> </tr> <tr> <td>3</td> <td>Personal Cyber Stalking</td> <td>Costs incurred by the Insured for prosecution of a criminal case against Third Party under the IT Act, and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for Cyber Stalking the Insured</td> </tr> </tbody> </table>	Sl. No.	Coverage	Cover	1	Privacy Breach and Data Breach by Third Party	all Costs including legal fees incurred by the Insured for a Claim for Damages lodged by the Insured against a Third party for Privacy Breach and or Data Breach provided the Third Party has communicated in writing to the Insured or has acknowledged publicly by electronic or print media the occurrence of a Privacy Breach or a Data Breach of the Insured	2	Personal Social Media Cover	all Defense Costs incurred as a result of any Claim by an Affected Person or an entity for Legal liability that directly results from the Identity Theft of the Insured from a legitimate Social Media account of the Insured by Cyber Attack	3	Personal Cyber Stalking	Costs incurred by the Insured for prosecution of a criminal case against Third Party under the IT Act, and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for Cyber Stalking the Insured	Insuring Clause
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			4	Personal Information Technology Theft Loss Cover	IT Theft Loss as a direct result of an IT Theft	
			5	Personal Malware Cover	The Restoration Cost incurred due to damage caused by Malware received through SMS, File transfer, downloaded programs from Internet or any other digital means by the Insured's Computer System which has resulted in information stored in the Insured's Computer System being damaged or altered or disrupted or misused.	
			6	Personal Phishing Cover	Direct and Pure Financial Loss sustained by the Insured by being an innocent victim of an act of Phishing by a third party.	
			7	Personal E-mail Spoofing	Direct and Pure Financial Loss sustained by the Insured by being an innocent victim of an act of E-mail Spoofing by a third party.	
			8	Personal Media Liability Claims Cover	Defense Costs incurred by the Insured, arising from a Claim first made against the Insured during the Period of Insurance, if applicable, for a Media Wrongful Act	
			9	Personal Cyber Extortion Cover	Cyber Extortion Loss that the Insured incurs solely and directly as a result of a Cyber Extortion Threat first occurred during the Period of Insurance.	
			10	Personal Identity Theft Cover	All Defense Costs incurred as a result of any Claim by an Affected Person or an entity for Legal liability that directly results from the Identity Theft of the Insured other than from a legitimate Social Media account of the Insured by Cyber Attack.	

7	Add-on Cover / Optional Cover	<<<				Optional Extension
		Sl. No.	Cover	Coverage	Sum Insured	
		1	Personal Credit Card Loss	All costs incurred by the Insured for a claim for loss of credit card	<<< INR XXXX >>>	
		>>>				
		<<<Disclaimer: Only If Opted then only it will reflect here. >>>				
8	Loss Participation	<<<INR XX>>>				NA

Illustration

Description	Amount
Policy SI	INR 1,00,00,000
Claim Amount:	INR 57,00,000
Policy Deductible: 5% of the claim amount, applicable on each and every claim	INR 2,85,000
Net Payable amount	INR 54,15,000

9 Exclusions

No coverage will be available under this Policy with respect to any Loss arising out of, based upon or attributable to:

- **Dishonest or Improper Conduct - Any:**
 - a) Deliberate, criminal, fraudulent, dishonest or malicious act or omission; or
 - b) Intentional or knowing violation of any duty, obligation, contract, law or regulation; by the Insured
 - c) Any losses that are caused intentionally & against the law

Provided, however, the Insurer shall advance Defense Costs until there is

- a) Final decision of a court, arbitration panel or Regulator, or
 - b) A written admission which establishes such behaviour. Following such finding the Insurer shall be entitled to repayment of any amount paid to or on behalf of the Insured under this Policy
- Bodily Injury - Any actual or alleged bodily injury, sickness, mental anguish or emotional distress or disturbance, disease or death of any person howsoever caused, except as provided in the costs related to Counselling Services,
 - Property Damage - Any damage to or destruction of any tangible property, including loss of use thereof.
 - Contractual Liability - Any liability under any contract, agreement, guarantee or warranty assumed or accepted by an Insured except to the extent that such liability would have attached to an Insured in the absence of such contract, agreement, guarantee or warranty;
 - Prior Acts Exclusion – Any claim/loss arising out of or based upon or attributable to all insuring clauses, in which all or any part of such were committed, attempted, or allegedly committed or attempted, prior to the policy inception date mentioned in the schedule.
 - Trade Secrets and Business related Intellectual Property - Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses or any other form of business related intellectual property.
 - War, Terrorism including Cyber Terrorism - War, Terrorism, looting and Governmental Acts.

Exclusion

		<ul style="list-style-type: none"> • Trading - Any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, cryptocurrencies and the like. • Pollution - Any kind of Pollution. • Celebrities Liability – Coverage doesn't apply to any person/entity involved in any kind of Media/Political and Social Public Domain activities, this exclusion only applies under Personal Social Media & Media Liability Clauses. • Natural Perils - Any: electromagnetic fields or radiations; including AOG (Act of God) Perils • Unsolicited Communication - Any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing. • Unauthorised Collection of Data - Any unlawful or unauthorized collection of personal Data or Client Information. • Licensing Fees - Any actual or alleged licensing fee or royalty payment including, but not limited to, any obligation to pay such fees or royalty payments. • Outage/Disturbance Loss - Losses due to the outage/disturbance of external networks (e.g. power, internet, cable & telecommunications) • Commercial, Political, Union or Religious Activities - Any kind of losses in connection to commercial, political or union activities, the exercise of a religious function/office and/or the membership in any club/association that is salaried and/or not for leisure. • Immoral/Obscene Services - Any losses in connection with racist, extremist, pornographic or other immoral/obscene services, statements or representations provided made or committed by the insured. • Infrastructure/Mechanical Failure – arising out of, based upon or attributable to, equipment mechanical failure, telecommunication or satellite failure. 	
10	Special Conditions and warranties (if any)	<<< To be fetched from policy schedule >>>	NA
11	Admissibility of Claim	<ul style="list-style-type: none"> • Broad principle of Admissibility or Denial of claim <ul style="list-style-type: none"> ○ Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. ○ Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role 	NA

		<ul style="list-style-type: none"> ○ Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected. ○ Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. <ul style="list-style-type: none"> ● Sample Claim Calculation <table border="1" data-bbox="373 520 889 737"> <thead> <tr> <th>Particulars</th> <th>Amount (in INR)</th> </tr> </thead> <tbody> <tr> <td>Gross loss assessed</td> <td>100,000</td> </tr> <tr> <td>Less: excess</td> <td>25,000</td> </tr> <tr> <td>Net assessed loss</td> <td>75,000</td> </tr> </tbody> </table>	Particulars	Amount (in INR)	Gross loss assessed	100,000	Less: excess	25,000	Net assessed loss	75,000	
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> ● Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 ● Website: https://generalicentralinsurance.com ● Email: GCIclaims@generalicentral.com ● Details of designated company officials to be contacted in time of claim – <p><<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – <i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 >>></i></p> <p><<<Direct Policy – <i>Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited),</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: GCIclaims@generalicentral.com</i> <i>Address: Generali Central Insurance Company Limited, Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>></i></p> <ul style="list-style-type: none"> ● Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> - Intimate claims immediately upon occurrence of any event. - To intimate claim, send email to GCIclaims@generalicentral.com or call at our helpline number 1800-220-233/1860-500-3333. - Customer to use the same claim number for all communications. - Surveyor appointment as per regulatory guidelines. - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for. 	NA								

		<ul style="list-style-type: none"> - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim. - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability. - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment. <p>• Turn Around Time (TAT) for claims settlement</p> <table border="1" data-bbox="467 516 1370 1062"> <thead> <tr> <th>S. No</th> <th>Stages of claim</th> <th>Times lines for settlement of claims</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Appointment of surveyor, if applicable.</td> <td>Immediately, in any case within 24 hours of the receipt of intimation from the insured</td> </tr> <tr> <td>2.</td> <td>Submission of survey report</td> <td>within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</td> </tr> <tr> <td>3</td> <td>Settlement of claim</td> <td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Escalation Matrix when TAT is not satisfied: generalicentralinsurance.com/customer-service/grievance-redressal 	S. No	Stages of claim	Times lines for settlement of claims	1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured	2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document	3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.	
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13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest - https://generalicentralinsurance.com/policies • Details of Grievance Redressal Officer of the Insurer - gccicare@generalicentral.com • Bima Bharosa Portal - bimabharosa.irdai.gov.in • Ombudsman - https://www.cioins.co.in/Ombudsman 	NA												
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> • No. of Handsets & Devices • Past Claims experience • No. of active bank accounts • Type of Profession 	NA												



Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

Note:

1. Website link for documents: - <https://generalicentralinsurance.com/customer-service/downloads>.
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** gicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800