

PERSONAL CYBER RISKS POLICY PROSPECTUS

In this generation, we all relate to Digital World of Mobile, Banking Social Media and Online Transactions, due to this there is a significant amount of individual data is generated, transmitted and stored. Nature of this critical data and the complexity of the systems that support its transmission and use, with the possibility of anonymous access, which may result into loss to which each person is exposed due to Cyber Attack.

Considering the exposure to individual risks, **Generali Central Insurance Company Limited** "Personal Cyber Risks Policy" Policy provides a bundle insurance covers that could arise from Cyber Risks only in line with Cyber Attacks.

Scope of Benefits

1. Personal Identity Theft Cover - any fraudulent and Unauthorized Access to, usage, deletion or alteration of Insured's Personal Data stored in the Insured's Computer System
2. Personal Social Media Cover - any forms of electronic communication (as Web sites for social networking and microblogging) through which users create online communities to share information, ideas, personal messages, and other content (as videos)
3. Personal Cyber Stalking - means the repeated use of electronic communications to harass or frighten someone.
4. Personal Information Technology Theft Loss Cover - means Funds wrongfully or erroneously paid by the Insured as a direct result of an IT Theft.
5. Personal Malware Cover - means a Computer program received through SMS, File transfer, downloaded programs from internet or any other digital means by the Insured's Computer System maliciously designed to infiltrate and damage Insured's Computer System without Insured's consent.
6. Personal Phishing Cover - is the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy Entity in an electronic communication
7. Personal E-mail Spoofing - means a forgery or a wrongful manipulation of an E-mail header so that the message appears to have originated from the actual source.
8. Personal Media Liability Claims Cover - means, in the context of the Insured's publication or broadcasting of any digital media content, any actual or alleged:
9. Personal Cyber Extortion Cover - Reasonable and necessary fees, Costs and expenses incurred by or on behalf of the Insured with the prior written consent of the Insurer directly resulting from a Cyber Extortion Threat;
10. Privacy Breach and Data Breach by Third Party - any unauthorized disclosure by a Third Party or by an outsourced service provider of a Third Party of the Insured's personal Data

Optional Cover – Personal Credit Card Loss

Coverage under various insuring clause under Policy

Defense Cost, Direct and Pure Financial Loss, IT Consultation Services and Counselling Services

What is not covered? (Exclusions)

Dishonesty
War & Terrorism
Trading
Pollution
Bodily injury/property damage
Celebrities Liability

Terms and conditions

Period of Policy – 12 months

Policy can be bought by any Individual above 21 years

Policy can be bought by individuals along with family members.

At the time of Claim?

Upon loss discovered, the Insured shall give written notice thereof to the Insurer within 7 days, but in any event not later than 14 days after the end of the Period of Insurance;

Upon receipt of any Claim, the Insured shall give written notice thereof to the Insurer within 7 days but in any event not later than 14 days after the end of the Period of Insurance, if applicable; and If, during the Period of Insurance, the Insured becomes aware of any fact, event or circumstance which is likely to give rise to a Claim then the Insured shall give written notice thereof to the Insurer as soon as reasonably practicable and, in any event, during the Period of Insurance.

For Further Exclusions, Terms and Conditions – please refer to the policy wording

Generali Central Insurance Company Limited Protection

Generali Central Insurance Company Limited in association with Europ Assistance (Third Party Service Provider) along with IRIS Offers Loss preventions services as under:

Credit Monitoring & Protection

Identify Monitoring & Theft Protection, Transaction alerts

Protection – Anti-Phishing, Anti-key Logging

Resolution services:

Assist user in restoring the original credit score

Coordination with Insurance company for claim settlement

Coordinate with financial institutions

Coordinate the Appointment of Legal Representation

Coordinate for appointment of Psychiatrist

Coordinate for appointment of IT Specialist for Fraudulent Device Infringement



Personal Cyber Risks at Generali Central Insurance Company Limited

The Cyber Risks underwriting expertise is underpinned by the strength and depth of our financial lines claims consisting of various dedicated handlers based within the Financial Lines department in India & Overseas claims team of Generali, and with several decades of combined experience between them. The team have personally dealt with several high profile crisis exposures that have impacted the financial market of recent years.

Unmatched global presence

As a company **Generali Central Insurance Company Limited** aims to deliver excellent service across a large global network. With Generali Network currently serve clients in over 140+ countries and jurisdictions.

Our Values

We see ourselves as enterprising but measured, delivering insurance solutions that are effective as well as innovative, and listening carefully and working transparently with our business partners and clients. At the heart of everything we do is an unshakeable commitment to fairness and respect.

We meet client needs with confidence because we're driven by a long history of industry leadership and expertise

For More information, including links to sample wordings, please visit our website <https://generalicentralinsurance.com> where you can find details of Public Offerings of Securities Insurance and our other products on liability Lines

Grievance

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or

Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

In case of any grievance the insured person may contact the company through

Website: <https://generalicentralinsurance.com> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: GCICare@generalicentral.com

Courier: Grievance Redressal Cell, **Generali Central Insurance Company Limited**

Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GCIGRO@generalicentral.com or call at: 7900197777



For updated details of grievance officer, kindly refer the link generalicentralinsurance.com/customer-service/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

ABOUT US

Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the 'Great Place to Work' certification six times in a row. The Company has also earned numerous industry accolades including the Emvies Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

For detailed information on this product, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to change in tax laws. Insurance is the subject matter of solicitations

SECTION 41(2). OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in

India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept



any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will 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:** gcicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800