

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	Group Personal Cyber Risks Policy	NA												
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPLB0002V02202021	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><tr><th>Sl. No.</th><th>Coverage</th><th>Cover</th></tr><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>Privacy Breach and Data Breach Liability</td><td>All Costs including legal fees for a claim arising from Third Party of their Privacy Breach and or Data Breach.</td></tr><tr><td>3</td><td>Personal Social Media Cover and Media Liability 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 any Defamation, privacy breaches including legal costs for prosecuting identity theft under Indian laws, including the IT Act and IPC. Additionally, reasonable expenses for court-related travel and document copying linked to such claims are covered.</td></tr></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	Privacy Breach and Data Breach Liability	All Costs including legal fees for a claim arising from Third Party of their Privacy Breach and or Data Breach.	3	Personal Social Media Cover and Media Liability 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 any Defamation, privacy breaches including legal costs for prosecuting identity theft under Indian laws, including the IT Act and IPC. Additionally, reasonable expenses for court-related travel and document copying linked to such claims are covered.	
		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	Privacy Breach and Data Breach Liability	All Costs including legal fees for a claim arising from Third Party of their Privacy Breach and or Data Breach.											
3	Personal Social Media Cover and Media Liability 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 any Defamation, privacy breaches including legal costs for prosecuting identity theft under Indian laws, including the IT Act and IPC. Additionally, reasonable expenses for court-related travel and document copying linked to such claims are covered.													

			4	Personal Cyber Stalking Cyber Bullying and Loss of Reputation Cover	Costs incurred by the Insured for prosecution of a criminal case against Third Party under the IT Act, Reasonable and necessary costs and expenses for an expert to manage and restore Insured's reputation and all reasonable fees, costs and expenses of psychological assistance and treatment resulting from cyber bullying or cyber stalking.		
			5	Theft of Funds	direct financial loss and Lost Wages, resulting from an Unauthorized Digital Transaction including UPI transactions.		
			6	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.		
			7	Replacement of Hardware	Reasonable costs to replace Insured's personal devices		
			8	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.		
			9	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.		
			10	Online Shopping	Direct and pure financial loss due to transactions on the internet via payment card or digital wallet		
			11	Online Sales	Direct and pure financial loss resulting from Insured selling goods non-commercially online to a dishonest or fraudulent third party buyer		
			12	Smart Home Cover	Reasonable and necessary costs to restore Insured's smart home systems and devices		
			13	Liability arising due to Underage Dependent Children	Insurer will pay Insured any sums for which they are legally liable including legal cost arising from a third party claim		
			14	Network Security Liability	Legal liability and related legal costs resulting from a third-party claim due to a cyber-incident		

		<table><tr><td>15</td><td>Personal Email Phishing Cover</td><td>Direct and Pure Financial Loss sustained by the Insured by being an innocent victim of an act of Phishing by a third party</td></tr><tr><td>16</td><td>Personal E mail Spoofing Cover</td><td>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</td></tr></table>	15	Personal Email 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	16	Personal E mail Spoofing Cover	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					
15	Personal Email 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											
16	Personal E mail Spoofing Cover	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											
7	Add-on Cover / Optional Cover	<p>No Add-ons available under this product.</p> <p><u>Optional Extension:</u></p> <table><tr><th>Sl. No.</th><th>Cover</th><th>Coverage</th></tr><tr><td>1</td><td>Social Engineering Fraud</td><td>Direct and Pure Financial Loss sustained by the Insured by being an innocent victim due to fraudulent transactions initiated by social engineering tactics.</td></tr></table>	Sl. No.	Cover	Coverage	1	Social Engineering Fraud	Direct and Pure Financial Loss sustained by the Insured by being an innocent victim due to fraudulent transactions initiated by social engineering tactics.					
Sl. No.	Cover	Coverage											
1	Social Engineering Fraud	Direct and Pure Financial Loss sustained by the Insured by being an innocent victim due to fraudulent transactions initiated by social engineering tactics.											
8	Loss Participation	<p><<INR XX>></p> <p>Illustration:</p> <table><tr><th>Description</th><th>Amount</th></tr><tr><td>Policy SI</td><td>INR 1,00,00,000</td></tr><tr><td>Claim Amount:</td><td>INR 57,00,000</td></tr><tr><td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td><td>INR 2,85,000</td></tr><tr><td>Net Payable amount</td><td>INR 54,15,000</td></tr></table>	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	NA
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	<p>No coverage will be available under this Policy with respect to any Loss arising out of, based upon or attributable to:</p> <ul style="list-style-type: none"> • Dishonest or Improper Conduct - Any: <ol style="list-style-type: none"> 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 <p>Provided, however, the Insurer shall advance Defense Costs until there is</p> <ol style="list-style-type: none"> a) Final decision of a court, arbitration panel or Regulator, or b) A written admission <p>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.</p> <ul style="list-style-type: none"> • 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 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. • 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. 	Policy Exclusions
---	------------	---	-------------------

		<ul style="list-style-type: none"> • 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. • Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Section– Social Media and Media Liability. However, theft, infringement, misuse or abuse of patents will always remain excluded. • Third party claims made by Your family members, any person residing with You, made from Your account or any joint account holder with You. • Any Contractual liability. • Any costs of betterment of Insured's personal devices 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 	
--	--	--	--

		<p>(e.g. EOS, Nem, Tether) or public and/or private keys being used in conjunction with the aforementioned.</p> <ul style="list-style-type: none"> • Gambling online and or otherwise. • Any Director and Officer Liability or any professional liability. • Any loss sustained by Insured by accessing any restricted or websites banned by the relevant authority over internet. • Any loss sustained due to incident of data compromise or data breach at platform provider / financial entity. • Losses sustained by Insured resulting directly or indirectly from any fraudulent or dishonest acts committed by Insured's employee or family, acting alone or in collusion with others. • Losses due to the failure, outage/disturbance of infrastructure (e.g. electricity, gas, water, internet service, satellite, cable, telecommunications, or other utility services) failure, interruption, degradation or outage of infrastructure (e.g. any communication equipment, air conditioning, power supply installations, standalone generators, frequency inverter units, transformers and any other facilities that are used to maintain the functioning of electronic facilities that support computer systems and data) or related services of the following third party providers that are not under your control: telecommunication (including the internet), internet service (including internet service providers responsible for the provision of services, hardware and technical equipment for accessing and use/operation of the internet; domain name system service providers; other internet and external network service providers responsible for internet exchanges; network providers; and cable network, satellite and radio communication network operators), satellite, cable, electricity, gas or water providers. 	
10	Special Conditions and warranties (if any)	<p><<< <<Section 1: Privacy Breach and Data Breach by Third Party Insured immediately inform Insurer before initiating any legal process of any Privacy Breach and or Data Breach relating to their confidential information or personal data. >> <<Section 2: Privacy Breach and Data Breach Liability</p>	NA

		<p>Insured immediately inform Us on receipt of any such notice that may lead to a third party claim.>></p> <p><<Section 3: Personal Social Media and Media Liability Cover Insured immediately inform Insurer on receipt of any such notice that may lead to a third party claim.>></p> <p><<Section 4: Personal Cyber Stalking , Cyber Bullying and Loss of Reputation Cover Insured report to Insurer immediately on discovery of event but not later than 72 hours.>></p> <p><< Section V: Theft of Funds Unauthorized Digital/ UPI Transaction first occurring during the Policy Period and reported to Us and Bank / debit or credit card issuer, as the case may be within 72 hours upon discovery (and in any case during the Policy Period) of such transaction.>></p> <p><< Section VI: Personal Malware Cover Insured report to Insurer immediately on discovery of event but not later than 72 hours.>></p> <p><< Section VII- Replacement of Hardware Insured report to Insurer immediately on occurrence of Cyber Incident but not later than 72 hours.>></p> <p><< Section VIII-Personal Cyber Extortion Cover Insured shall notify Insurer, the police or other responsible law enforcement authorities immediately on receipt of any Extortion Threat but not later than 72 hours.>></p> <p><< Section IX- Personal Identity Theft Cover</p> <ol style="list-style-type: none"> Insured have reported to Insurer and the local police within 72 hours after discovery of the identity theft Insured can provide a confirmation from Insured's employer that the lost wages are not to be repaid.>> <p><< Section X- Online Shopping</p> <ol style="list-style-type: none"> The fraud event is reported by Insured to Insurer, Insured's card issuer or bank or other relevant entity within 48 hours of discovery by Insured; and Insured's card, wallet issuing entity or bank or online e-commerce sites refuses in writing to reimburse Insured for transactions made by You as a result of the fraud.>> <p><< Section XI- Online Sales</p> <ol style="list-style-type: none"> Insured can show that they have made reasonable attempts to seek payment or recover the delivered goods from the third party buyer or other relevant parties to indemnify Insured for their financial loss Insured report to Insurer and the local police immediately on discovery of such loss but not later than 72 hours.>> 	
--	--	--	--

		<p><< Section XII: Smart Home Cover</p> <p>Insured immediately inform Insurer of any such cyber incidence that may require decontamination and restoration of their home system and devices.>></p> <p><< Section XIII: Liability arising due to Underage Dependent Children</p> <p>i. A. Cyber incident resulting from online activities on their personal devices by an underage person (i.e. an age below 18 years) who is a family member that they failed to prevent and which has caused damage, alteration, destruction or theft of data or a DoS attack on third parties' devices</p> <p>ii. For any unintentional:</p> <p>A. Breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or</p> <p>B. Breach or interference of privacy rights, resulting from online media activities - including media activities in social media - of an underage person (i.e. an age below 18 years) who is a family member.>></p> <p><<Section XIV: Network Security Liability</p> <p>Insured immediately inform Insurer on receipt of any such notice that may lead to a third party claim.>></p> <p><<Any Other Special Conditions or warranties>></p> <p>>>></p>									
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 roleInsured 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.Sample Claim Calculation<table><tr><th>Particulars</th><th>Amount (in INR)</th></tr><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></table>	Particulars	Amount (in INR)	Gross loss assessed	100,000	Less: excess	25,000	Net assessed loss	75,000	NA
Particulars	Amount (in INR)										
Gross loss assessed	100,000										
Less: excess	25,000										
Net assessed loss	75,000										
12	Policy Servicing – Claim Intimation	<ul style="list-style-type: none">Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800Website: https://general.futuregenerali.in/Email: fgclaims@futuregenerali.in	NA								

and
Processing

- Details of designated company officials to be contacted in time of claim –
 <<< Branch Policy - Branch Manager & Policy Servicing Office
 address and contact details
 For example –
Branch Manager
*Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade,
 Near Diwan Ballubhai High School, Maninagar, Maninagar,
 Gujarat Pincode:380008.*
Phone: +91 079-25464166 >>>

 <<<Direct Policy –
 Grievance Redressal Officer,
 Ph: +91-79001 97777
 Email: fgcare@futuregenerali.in & fggro@futuregenerali.in ,
 Address: Future Generali India Insurance Co Ltd., Unit 801
 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S.
 Marg, Vikhroli (W), Mumbai - 400 083>>>

- Details of procedure to be followed for reimbursement of claim
 - Intimate claims immediately upon occurrence of any event.
 - To intimate claim, send email to fgclaims@futuregenerali.in 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.
 - 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.

• **Turn Around Time (TAT) for claims settlement**

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.	
		<ul style="list-style-type: none"> Escalation Matrix when TAT is not satisfied: Grievance Redressal Future Generali 			
13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> State the brief details of Protection of Policyholder's Interest - Policies Future Generali Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in 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:

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