

CYBER INSURANCE POLICY - RETAIL

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Cyber Insurance Policy - Retail	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0019V01202223	Not applicable
3	Structure	<p>Policy Covers</p> <ul style="list-style-type: none"> • Indemnity <ul style="list-style-type: none"> • Theft of Funds • Identity Theft • Data Restoration/Malware Decontamination • Cyber Bullying, Cyber Stalking and Loss of Reputation • Cyber Extortion • Online Shopping • Online Sales • Social Media and Media Liability • Network Security Liability • Privacy Breach and Data Breach Liability • Privacy Breach and Data Breach by Third Party • Smart Home Cover <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	Section: What is covered
4	Interests Insured	The policy is designed to provide protection to customers in the event of online breach or risks emanating from use of internet	Section: What is covered

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5	Sum Insured	Sum Insured - << As opted >>	Section: Definitions – Limits of Liability
6	Policy Coverage	<p>The Policy provides the below covers</p> <p>1. Theft of Funds</p> <p>We will indemnify you for any direct and pure financial loss_ sustained by you</p> <p>a. 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</p> <p>b. as a consequence of you being a victim of phishing or email spoofing,</p> <p>provided that:</p> <p style="padding-left: 20px;">i.you report to the issuing bank or the mobile wallet company within 72 hours after discovery of the theft of funds,</p> <p style="padding-left: 20px;">ii.you provide evidence that the issuing bank or the mobile wallet company is not reimbursing you for the theft of funds, and</p> <p style="padding-left: 20px;">iii.you lodge a police report detailing the theft of funds within 72 hours upon discovery by you</p> <p>c. 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.</p> <p>2. Identity Theft</p> <p>a. We will indemnify you for any direct and pure financial losses including lost wages resulting from an identity theft, provided that:</p> <p style="padding-left: 20px;">i. you have reported to us and the local police within 72 hours after discovery of the identity theft, and</p>	Section: What is covered

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		<p>ii. you can provide a confirmation from your employer that the lost wages are not be repaid.</p> <p>b. We will indemnify you for the reasonable and necessary costs incurred by you for credit monitoring services and identity monitoring.</p> <p>c. We will indemnify you for any reasonable and necessary costs incurred by you for prosecution of a criminal case against a third party for committing identity theft against you.</p> <p>d. We will pay to or on behalf of you, all reasonable fees, costs and expenses of psychological assistance and treatment resulting from an identity theft.</p> <p>3. Data Restoration / Malware Decontamination</p> <p>We reimburse you for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to restore your data or to decontaminate or clean your personal device from malware, to the closest possible condition in which they were immediately before the cyber incident.</p> <p>4. Cyber Bullying, Cyber Stalking and Loss of Reputation</p> <p>a. We will indemnify you for any reasonable and necessary costs incurred by you for civil proceedings against a third party for committing cyber bullying or cyber stalking against you.</p> <p>b. In case of an evident and significant loss of reputation caused by cyber bullying or cyber stalking, we will indemnify you for any reasonable and necessary costs and expenses for an expert to manage and restore your reputation.</p> <p>c. We will indemnify you for all reasonable fees, costs and expenses for a necessary relocation</p>	
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of school due to a significant and ongoing **cyber bullying** or **cyber stalking**, provided that the relocation was recommended by an **expert** or relevant authority.

- d. **We** will indemnify **you** for all reasonable fees, costs and expenses of **psychological assistance and treatment** resulting from **cyber bullying** or **cyber stalking**.

5. **Cyber Extortion.**

We will reimburse **you** for any reasonable and necessary costs to resolve **cyber extortion** as well as any **ransom you** pay (where legally permissible and subject to **our** prior written consent).

If so requested by **us**, **you** must notify any relevant law enforcement authorities of the **cyber extortion**.

6. **Online Shopping**

We will reimburse **you** for **your** direct and pure financial loss due to transactions on the internet via payment card or **mobile wallet** that **you** have been dishonestly induced to enter by a **third party** by electronic means to make a purchase of goods or services which are not delivered or rendered; provided that:

- i. **you** can show that **you** have made reasonable attempts to seek a recovery or refund from the **third party** and/or seller of the goods and services to indemnify **you** for **your** financial loss; and
- ii. the fraud event is reported by **you** to **your** card **issuer**, payment service provider or bank or other relevant entity within 48 hours of discovery by **you**; and
- iii. **your** card issuer, payment service provider or bank or other relevant entity refuses in writing to reimburse **you** for transactions made by **you** as a result of the fraud.

7. **Online Sales**

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We will reimburse you for your direct and pure financial loss resulting from you selling non-commercially goods online to a dishonest or fraudulent third party buyer, where you have lost physical control of the goods but in return never have received due payment for such goods; provided that you can show that you have made reasonable attempts to seek payment or recover the delivered goods from the third party buyer or other relevant parties to indemnify you for your financial loss, including involvement of the police.

8. **Social Media and Media Liability**

- a. **We will pay any sums for which you are legally liable arising from a third party claim for any unintentional:**
- i. defamation,
 - ii. breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or
 - iii. breach or interference of privacy rights, resulting from **your online media activities** including media activities in social media.
- b. **We will also reimburse your legal costs incurred by you resulting from the third party claim as set forth in Clause 8.a.**

9. **Network Security Liability**

- a. **We will pay any sums for which you are legally liable arising from a third party claim for a cyber incident on your personal devices that you failed to prevent and which has caused damage, alteration, destruction or theft of data or a DoS attack on third parties' computer systems.**
- b. **We will also reimburse your legal costs incurred by you resulting from the third party claim as set forth in Clause 9.a.**

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		<p>10. Privacy Breach and Data Breach Liability</p> <p>a. We will pay any sums for which you are legally liable arising from a third party claim for a data breach relating to confidential information or personal data of a third party.</p> <p>b. We will also reimburse your legal costs incurred by you resulting from the third party claim as set forth in Clause 10.a.</p> <p>11. Privacy Breach and Data Breach by Third Party</p> <p>We will reimburse your legal costs incurred by you for claims for damages filed by you against a third party for data breach relating to your confidential information or personal data, provided the third party has communicated in writing to you or has acknowledged publicly by electronic or print media the occurrence of a data breach of your confidential information or personal data.</p> <p>12. Smart Home Cover</p> <p>We reimburse you for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to decontaminate and restore your smart home devices, to the closest possible condition in which they were immediately before the cyber incident.</p> <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	
7	Add-on Cover	Nil	Not applicable
8	Loss Participation	Deductible - << As mentioned in policy schedule >>	Section: Definitions – Deductible

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9	Exclusions	<p>The Insurance does not apply to</p> <p>We will not cover any claim by you under this policy arising directly or indirectly from the following:</p> <ol style="list-style-type: none"> 1. Insured events or circumstances that could reasonably lead to an insured event which are known by you prior to the inception of this policy. 2. Any action or omission of you or any misbehaviour of you which is intentional, malicious, dishonest, deliberate or reckless; 3. Any action or omission in your capacity as employee or self-employed person as well as any professional or business activity. 4. Any type of war (whether declared or not), use of force or hostile act. 5. Loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property. 6. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities. 7. Bodily injury, psychological harm (save that this exclusion shall not apply to anxiety or mental stress as set forth in Section 2 – Identity Theft and Section 4 – Cyber Bullying, Cyber Stalking and Loss of Reputation), trauma, illness or death. 8. Misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Section 8 – Social Media and Media Liability. However, theft, infringement, misuse or abuse of patents will always remain excluded. 9. Third party claims made by one insured against another insured. 10. Contractual liability which exceeds legal liability which would otherwise arise. 	Section: What is not covered
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		<p>11. Any costs of betterment of your personal device or your smart home devices beyond the state existing prior to the insured event, unless unavoidable.</p> <p>12. Any type of cryptocurrencies (e.g. Bitcoin, Ethereum, Ripple, IOTA).. This exclusion shall not apply to Section 5 – Cyber Extortion with regards to any ransom payments.</p> <p>13. Gambling.</p> <p>14. Failure, interruption, degradation or outage of infrastructure or related services of the following third party providers : telecommunication, internet service, satellite, cable, electricity, gas or water providers.</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample Claim Calculation -</p> <p>The calculation / assessment for this insurance varies upon the type of event insured and Terms & Conditions of the policy.</p>	<p>Section: What is covered</p> <p>Section: What is not covered</p>
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com • Claim Procedure Claim Intimation 	Section : How to make a claim

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In the event of any circumstances likely to give rise to a claim insured must follow the following.

1. Immediately lodge a written complaint/FIR with the police station (Indicative: depending on case merits) and parallelly report the matter to USGICL customer care no. Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to contactclaims@universalsompo.com.

Followed by notification of a claim, insured is expected to follow the following procedures.

Insured should evaluate the loss situation and accordingly accumulate the facts with supporting documents in regard to the following in line to the nature of business;

- a) Injury, which means death, bodily injury, illness or disease of or to any person and
- b) Damage, which means loss of possession or control of or actual destruction (whether full or partial) to tangible property and
- c) Pecuniary loss

The liability policy shall compensate claimant's costs, fees and expenses incurred with USGI's consent in defending any claim made against the insured. However, these are payable within the limit of liability, unless otherwise specified. Legal liability to be established.

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Incident Report: Detailed description of the cyber incident, including when and how it occurred.
2. Evidence of Breach: Logs, screenshots, and any other evidence of the breach or attack.
3. Insurance Policy Documents: A copy of the cyber liability insurance policy.
4. Notification of Breach: Any notifications sent to

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		<p>affected individuals or regulatory bodies.</p> <ol style="list-style-type: none"> 5. Incident Response Plan: Documentation of the steps taken to mitigate the breach. 6. Legal Notices: Any legal notices or communications related to the breach. 7. Financial Loss Documentation: Evidence of financial losses incurred due to the incident, including invoices, financial statements, or loss calculations. 8. Forensic Report: If applicable, a report from a cybersecurity firm detailing the breach's scope and impact. 9. Communication Records: Records of communications with stakeholders, including customers and partners, about the breach. 10. Restoration Costs: Documentation of costs incurred for restoring systems and data. <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) <ul style="list-style-type: none"> ➤ The Surveyor shall be appointed with 24 hours from the intimation. ➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises. ➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted. ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. • Escalation Matrix <p>Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
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13	<p>Grievance Redressal and Policyholders Protection</p>	<p>Grievances</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>➤ Step 1</p> <p>a. Contact Us 1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal Sampo General Insurance Company Limited</p> <p>Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>d. Senior Citizen Number: 1800 267 4030</p> <p>➤ Step 2</p> <p>If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.</p> <p>Email Us- grievance@universalsompo.com Drop in Your concern Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO) Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern immediately • Within 2 weeks of receiving your grievance, we will respond to you with the best solution. • We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response <p>➤ Step 3:</p> <p>In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to: Chief Grievance Redressal Officer</p>	<p>Grievances</p>
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	<p>Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 Email : gro@universalsompo.com</p> <p>For updated details of grievance officer, kindly refer the link https://www.universalsompo.com/resource-grievance-redressal</p> <p>➤ Step 4.</p> <p>Bima Bharosa Portal link : https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.gicouncil.in/, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: https://www.ciains.co.in/Ombudsman</p> <p>Note: Grievance may also be lodged at IRDAI https://bimabharosa.irdai.gov.in/</p> <p><u>Below are the contact details:</u></p>					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; padding: 5px;">Office Details</th> <th style="width: 50%; padding: 5px;">Jurisdiction of Office Union Territory, District)</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. </td> <td style="padding: 5px;"> Gujarat, Dadra & Nagar Haveli, Daman and Diu. </td> </tr> </tbody> </table>	Office Details	Jurisdiction of Office Union Territory, District)	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	
Office Details	Jurisdiction of Office Union Territory, District)					
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.	Gujarat, Dadra & Nagar Haveli, Daman and Diu.					

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	<p>Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>			
	<p>BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	Karnataka		
	<p>BHOPAL Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal - 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	Madhya Pradesh Chattisgarh.		
	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Odisha		
	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor</p>	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and		

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	<p>Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>		
	<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>		
	<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh</p>		
	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>		

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		<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@ciains.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>		
		<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363/2740798 Email: bimalokpal.jaipur@ciains.co.in</p>	<p>Rajasthan</p>		
		<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@ciains.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>		
		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>		

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		<p>Email: bimalokpal.kolkata@cioins.co.in</p>			
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email:</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>		

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		bimalokpal.mumbai@cioins.co.in		
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>	

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		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co. in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
<p>14</p>	<p>Obligations of prospective Policyholder Customer /</p>	<p>1. Representation and Warranty</p> <p>In issuing this policy we have relied upon your statements, representations and information as being true and accurate. If your statements, representations or information contain misrepresentations which were made with the actual intent to deceive and which materially affect our acceptance of the risk or the hazard assumed, we shall not be liable for a loss or claim based upon, arising from, or in consequence of, any such misrepresentation.</p> <p>2. Preconditions</p> <p>We are only obliged to indemnify you in accordance with this policy if you:</p> <ol style="list-style-type: none"> a. make sure your personal devices or smart home devices are used and maintained as recommended by the manufacturer or supplier, and b. prevent and mitigate loss or damages covered under this policy by: <ol style="list-style-type: none"> i. Providing, maintaining and updating <u>the</u> operational system of your personal devices and smart home devices within 		<p>Section: General Conditions</p>

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		<p>14 days after a security patch was advised to be installed,</p> <ul style="list-style-type: none"> ii. Deployment of appropriate system, device and data security measures (e.g. anti-malware solutions), iii. Usage of appropriate passwords, and iv. Maintaining and updating at appropriate intervals backups of your data, at least every 14 days. <p>3. Notices</p> <p>Notices must be in writing and sent by email, registered post or hand to the addresses stated in the schedule or any other agreed addresses. You may give notice by telephone but must send a written notice as soon as practical afterwards.</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <ul style="list-style-type: none"> 1.Premium - Whether the premium has been paid on or before Risk Start Date 2.Period – Whether the insurance is in force as on date of loss. 3.Peril – Whether the cause of loss is covered. 4.Property- Whether the property said to be affected is insured. 5.Place - Whether the location is covered under the policy, 6.Person - Whether the claimant has insurable interest <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for</p>	
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		repudiations	
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Declaration by the Policyholder.

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

Place:

Date: _____ (Signature of the Policyholder)

Note:

- i. **Website:** www.universalsompo.com
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.