

**PROPOSAL FORM -  
CYBER INSURANCE POLICY - RETAIL(INDIVIDUAL)**



**Registered and Corporate Office :** Office No. 103, 1st Floor, Ackruti Star, MIDC Central Road, Andheri (East), Mumbai - 400 093, Maharashtra.  
Tel. : 022-41659800 / 69639900, Email : contactus@universalsampo.com

**Instruction to fill the proposal form**

Please ensure that the details furnished in the proposal form are correct and complete in all respects. The company's decision for acceptance of the risk will be on the basis of information as provided by you herein below.

- These are the minimum requirements to be furnished by You. We may seek any other information as desired for underwriting purposes
- Please tick the boxes wherever as applicable. Please fill in CAPITALS
- This proposal must be completed, signed and dated by a Principal, Partner or Director
- Failure to disclose facts material to the assessment of the risk or providing misleading information may render the contract void.
- You must answer all the questions in this form. If a question is not applicable, state "N/A". If more space is required to answer a question, please attach additional sheets
- Our liability does not commence until the acceptance of the proposal has been formally intimated to the Insured Person and full premium has been realized by Us.

Intermediary Name, Contact No, Code & Email		Intermediary Sales Persons Name, Contact No & Code	
Source Code/POS UID Aadhar No./PAN		Policy Issuing Office Address & Code	

**1. Proposer's/Insured details**

a. Name of the Proposer:_____			
b. Contact Name:_____			
c. Address:_____			
City:_____	State:_____	Pin Code:_____	
d. Telephone:_____	Mobile No.:_____		
e. Age:_____	Gender (Male/Female/Third Gender):_____	PAN : _____	
f. Email Address:_____			
g. Insured GST No:_____			
h. Address Proof:_____	Aadhar Card <input type="checkbox"/> Driving License <input type="checkbox"/> Passport <input type="checkbox"/> Voter ID <input type="checkbox"/> Others <input type="checkbox"/>		
i. CKYC No:_____			
<input type="checkbox"/> I confirm that there is no change in my existing KYC details which I have shared earlier. In case any change in my KYC details, I undertake to inform you in writing.			
j. Do you have an EIA Account? If Yes, Account Details : _____ If No, I would like to apply for EIA with _____ Karvy <input type="checkbox"/> CAMS <input type="checkbox"/> NSDL <input type="checkbox"/> CSDL <input type="checkbox"/>			
Are you a Politically Exposed Person? Yes <input type="checkbox"/> No <input type="checkbox"/> (Definition of PEP: "PEP are individuals who are or have been entrusted with prominent public functions, domestically/in an international organisation /in a foreign country. This would include individuals who have or have had positions of Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials". "Close relations of PEP: Family members are individuals who are related to a PEP either directly (consanguinity) or through marriage or similar (civil) forms of partnership. Close associates are individuals closely connected to a PEP, either socially or professionally")			
k. Policy Period : From _____ (DD/MM/YYYY) To _____ (DD/MM/YYYY)			
l. Policy Type : New <input type="checkbox"/> Renewal <input type="checkbox"/>			
m. If Renewal Please provide previous policy number :			
n. Customer ID :			

2. Please state when was your Company established?	
3. Please provide the following details with respect to the proposed policy: Please select your Occupation? Please select your Annual Income (₹) Please state the devices you commonly use	Salaried <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/> (Please mention : _____ ) Less than 5,00,000 <input type="checkbox"/> 5,00,000 to 10,00,000 <input type="checkbox"/> 10,00,000 to 20,00,000 <input type="checkbox"/> 20,00,000 to 50,00,000 <input type="checkbox"/> Greater than 50,00,000 <input type="checkbox"/> Mobile Phone <input type="checkbox"/> Laptop <input type="checkbox"/> Tablet <input type="checkbox"/> Smart-watch <input type="checkbox"/> Others <input type="checkbox"/> (Please mention: _____)
Please confirm if you have anti-virus software installed on your commonly used devices?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please confirm if you maintain confidentiality of your passwords and regularly change your passwords	Yes <input type="checkbox"/> No <input type="checkbox"/>
Please confirm if you do data back up after every 14 calendar days	Yes <input type="checkbox"/> No <input type="checkbox"/>

4. Please select the coverages required		
Coverages	Please select the Option	If Yes, Please provide the Sum Insured – Range from 10,000- 1,00,00,000 from the options as mentioned below (Applicable if Insured is selecting individual covers)
Theft of Funds	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Identity Theft	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Data Restoration / Malware Decontamination	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Cyberbullying, Cyber Stalking and Loss of Reputation	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Cyber Extortion	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Online Shopping	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Online Sales	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Social Media and Media Liability	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Network Security Liability	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Privacy Breach and Data Breach by Third Party	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Privacy Breach and Data Breach liability	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Smart Home Cover	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Please Select the Sum Insured from the following options: _Rs. _____		
Sum Insured Options		
Rs 10,000	Rs 20,000	Rs 25,000
Rs.1,50,000	Rs. 2,00,000	Rs. 2,50,000
Rs. 20,00,000	Rs. 50,00,000	Rs. 1,00,00,000
Rs 50,000	Rs 75,000	Rs 1,00,000
Rs. 3,00,000	Rs. 5,00,000	Rs. 10,00,000

5. Do you want Sum Insured on Tie- in/Standalone for the covers selected? If Yes, please mention the single Sum Insured: (From the range mentioned above)	Tie- in <input type="checkbox"/> Standalone <input type="checkbox"/>					
6. Do you wish to extend the coverage opted above to the Insured's Family? Family means four member unit including husband, wife and two children	Yes <input type="checkbox"/> No <input type="checkbox"/>					
If Yes, please provide the details of the family members for every Insured Member in the Annexure. NOMINEE/ASSIGNEE DETAILS						
Name of Insured	Date of Birth	Relationship	OS used i.e. (Android / Mac OS/ Windows / Other	Name of Nominee/ Assignee	Whether anti-virus / malware installed in device	Address of the Nominee/Assignee
Where Nominee is a minor, please give the details of Appointee						
Name of the Appointee			Relationship		Address of the Appointee	
7. Security incident and loss history Are you or your family (if applicable) aware of any incidents or circumstances (currently or in the recent past) which is likely to lead to you suffering a loss or a claim being made against you which would be covered under any of the sections of this policy you applying for? If yes, please provide details of the incidents.				Yes <input type="checkbox"/> No <input type="checkbox"/>		
8. Do you wish to select deductibles? Yes/No. If Yes, deductible of 10% will be applicable:						
S. No	Coverage					
1						
2						
3						
4						
9. Claims Experience and Insurance History Please provide details of your current insurance policies						
Type of Cover	Amount of Loss/ Damage	ExpiryDate	Limit	Deductibles	Premium	Insurer

**Premium Payment & Bank Details:**

Payment Option : <input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft <input type="checkbox"/> Fund Transfer <input type="checkbox"/> Pay Order <input type="checkbox"/> Debit Card <input type="checkbox"/> Credit Card	
Premium Amount Rs.	Amount (In Words):
For Cheque/DD/PO (Payable in favour of Universal Sompo General Insurance Company Ltd)	
Name of the Account Holder:	Instrument Amount (Rs) :
Instrument No.:	Bank A/C No.:
Instrument Date:	Bank Name and Branch:
IFSC Code :	UPI Id :
Type of Account : Saving <input type="checkbox"/> Current <input type="checkbox"/> Other ( Please Specify ) <input type="checkbox"/>	
Debit / Credit Card No:	Expiry Date:
Fund Transfer/Wallet :                      Name of Bank/Wallet	Transaction No.
PAN Number :	TAN Number :
Note:As per the Regulatory requirements, we can affect payment of the refund (if any) and or claims only through Electronic Clearing System (ECS) / National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) / Interbank Mobile Payment Service (IMPS). If the premium payment mode is other than cheque, please provide your account details as mentioned below for refund purposes.	

**AML Declaration:**

<p><u>AML Guidelines:</u></p> <p>1.I/We hereby confirm that all premiums have/will be paid from bona fide sources and no premium have/will be paid out of proceeds of crime related to any of the offence listed in prevention of Money Laundering Act, 2002.</p> <p>2.I understand that the company has the right to call for documents to establish the sources of funds.</p> <p>3.The insurance company has the right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statues, directly or indirectly governing the prevention of money laundering in India.</p> <p>4.Nationality: Indian <input type="checkbox"/> Non-Indian <input type="checkbox"/></p> <p>If Non-Indian, please specify the country _____</p>
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**Declaration**

<p>1. I/We desire to insure with Universal Sompo General Insurance Company Limited in respect of the vehicle as described in this proposal form and confirm that the statements as contained in this application are true and accurate representations to the best of my knowledge.</p> <p>2. I/We undertake that if any of the statements are found to be false or incorrect, the benefits under this policy would stand forfeited.</p> <p>3. I/We agree that this application and declaration shall be promissory and shall be the basis of the contract between me/us and Universal Sompo General Insurance Company Limited.</p> <p>4. I/We confirm that I/We have read and understood the coverages, the terms and conditions and agree to accept the company's policy of insurance along with the said conditions as prescribed by the Company.</p> <p>5. I/We also declare and undertake that if any additions or alterations are carried out by me/us in this proposal form or if there is any change in the information as submitted by me/us after the submission of this proposal form then the same would be conveyed to Universal Sompo General Insurance Company Limited immediately failing which it is agreed and understood by me/us that the benefits under the policy would stand forfeited.</p> <p>6. I/We agree that the insurance would be effective only on acceptance of this application by the Company and the payment of the requisite premium by me/us in advance. In the event of non-realization of the cheque or non-receipt of the amount of premium by the Company the policy shall be deemed cancelled 'ab-initio' and the Company shall not be responsible for any liabilities of whatsoever nature under this Policy".</p> <p>7. I am/We are aware that the complete terms and conditions of this insurance policy are available at the official website of the insurer (<a href="http://www.universalsompo.com">www.universalsompo.com</a>).</p> <p>8. I/We hereby consent to receiving only the certificate and schedule of insurance upon the undertaking of the insurer that the complete policy terms and conditions will be made available free of cost upon my/our request in writing".</p> <p>9. I/We hereby agree to receive a one pager policy document. I hereby authorize the Company to notify me through email, SMS, or any other electronic mode any information pertaining to my proposal, policy document, claim servicing etc.</p> <p>10. I hereby authorize the Company to provide me an Electronic Policy Pack. I understand, subscribing to Electronic Policy Pack means, the policy pack will only be sent to my registered email id and no physical policy pack will be sent across.</p> <p>11. I/We understand that in order to underwrite the policy, Company shall have to share / verify the information provided by me/us with rating agencies, third parties or services providers for the purpose of proposal acceptance, underwriting and issuance of policy thereafter and accordingly I/We authorize the Company to do the same for the purpose of underwriting, policy issuance and servicing of the policy.</p> <p>12. I/We hereby provide my/our consent in accordance with Aadhar Act, 2016 and Prevention of Money Laundering Act, 2002 including amendments thereafter and Rules/Regulations made thereunder for validating/authenticating my/our Aadhar details and updating the same in all my polices held with the Company.</p> <p>13. I/ We have read and understood the privacy Policy of our Company at <a href="http://www.universalsompo.com">www.universalsompo.com</a> and I hereby unconditionally agree and bind myself to all terms and conditions of your Privacy Policy, as amended, from time to time</p> <p>Place: _____</p> <p>Date: _____</p> <p style="text-align: right;">Signature of Proposer</p>
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**CKYC Declarations**

1.I hereby give consent to Universal Sompo General Insurance Co Ltd to verify and obtain my information through Central KYC Registry or UIDAI or through any other modes for the purpose of undertaking KYC

2.I hereby declare that the details furnished above are true and correct to the best of my knowledge/belief and I undertake to inform you in writing with the copy of updated documents in case of any change in my KYC details.

Place:

Date:

Signature of Proposer

**INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES**

1. 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 or risk relating to lives or property in India, any rebate of the 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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

**Universal Sompo General Insurance Co. Ltd.**

Unit No 601/602, A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus, Gut No 31, Mouje Elthan, Thane Belapur Road, Airoli, Navi Mumbai - 400708  
Toll Free No : 1800 200 4030 / 1800 22 4030 | Tel No.: 022 41690888/41690999

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