

## PROSPECTUS

### CYBER INSURANCE POLICY- RETAIL

With recent data breaches hitting the headlines everywhere, loss of personal data has far-reaching ramifications all over the world. Most high-profile stories in the media today address the type of data loss that impacts people on a personal level; credit card numbers, medical records, birth dates, ID/passport numbers and other private personal information. We should also be mindful of the impact from the loss of such information such as intellectual property and proprietary information, which in the hands of a competitor or even an extortionist can severely disadvantage business.

Universal Sampo's Cyber Insurance Policy is a specially designed to provide protection to customers in the event of online breach or risks emanating from use of internet.

#### 1. Who should take this Policy?

Individual Basis or on Family Floater Basis. Family will consist of four individual, husband, wife, and two children

Group Platform with Employer-Employee relationship and Non Employer-Employee

#### 2. What is covered under the Policy?

The Policy provides the below covers. Insured can select any one or more covers from the below list:

- i. Theft of Funds
- ii. Identity Theft
- iii. Data Restoration / Malware Decontamination
- iv. Cyber Bullying, Cyber Stalking and Loss of Reputation
- v. Cyber Extortion.
- vi. Online Shopping
- vii. Online Sales
- viii. Social Media and Media Liability
- ix. Network Security Liability
- x. Privacy Breach and Data Breach by Third Party
- xi. Privacy Breach and Data Breach liability
- xii. Smart Home Cover

#### 3. Policy can be availed for Sum insured ranging from Rs.10,000/- to Rs.1,00,00,000/-.

The insured can opt from the Sum Insured from the below Options

Rs 10,000	Rs 20,000	Rs 25,000	Rs 50,000	Rs 75,000	Rs 1,00,000
Rs.1,50,000	Rs, 2,00,000	Rs. 2,50,000	Rs. 3,00,000	Rs. 5,00,000	Rs. 10,00,000
Rs. 20,00,000	Rs. 50,00,000	Rs. 1,00,00,000			

#### 4. Category of Policy and covers opted

Tie In and Section discount- If insured opts for Tie in selection , i.e. the insured only selects more than one cover from the same Option, then sectional discount would be applicable

**Scenario 1** – If Insured selects multiple covers under one single option, then the Limit of liability selected under that option will be the annual aggregate limit for all covers put together.

For example – if an Insured opts for an SI of Rs.10,000 and he has selected 5 covers under that category, then maximum limit of indemnity under the policy will be Rs.10,000/- in annual aggregate.

**Scenario 2** – If insured selects multiple covers from multiple options, then the maximum sum insured under the policy will be the highest Sum Insured selected, however it will be sub-limited for cover where lesser limit is selected from different options.

For example – If Insured selects 2 covers from SI 10,000 and one cover with SI 20,000. Then, maximum limit of indemnity shall be Rs.20,000/- in annual aggregate. However it will be sub-limited for covers where lesser limit is selected i.e. in the event of any claim, claim payment would be on the basis of the cover wise limit as selected by the Insured subject to annual aggregate limit under the policy.

If Insured Opts for Tie-in Cover, the below discounts would be applicable

Number of Covers selected	Discount %
>= 6 Coverages	37%
5 Coverages	32%
4 Coverages	26%
3 Coverages	19%
2 Coverages	10%

**Stand Alone**- If insured opts for Stand-alone selection, i.e. the insured has selected covers on individual basis, the SI would be on the basis of each cover selected. The Insured can select multiple covers under the same / different Sum Insured Limit (Option), then the Limit of liability would be on the basis of each cover selected. Sectional discounts are not applicable here.

For example 1 – if Insured opts for SI of 10,000 and he has selected 5 covers under that category, then the maximum limit of indemnity will be total of all covers opted i.e. Rs 50,000. However in event of any claim, same will be settled for maximum limit that is selected for respective cover.

For example 2 – if Insured opts for SI of 10,000 and he has selected 5 covers under one category and 2 covers of SI of Rs.20,000/- from another category, then the maximum limit of indemnity will be total of all covers opted i.e. Rs 90,000. However in event of any claim, same will be settled for maximum limit that is selected for respective cover.

#### 5. Discount

##### 1. Group Discount

Group size based discount is as follows:

Group Size	Group Discount
Up to 50 persons	0.0%
51 – 500 persons	2.5%
501 – 1000 persons	5.0%
1001 – 2500 persons	7.5%

2501 – 5000 persons	10.0%
Above 5000 persons	12.5%

**2. Deductibles** - 5% discount would be provided if insured selects deductibles which would be 10% of limit of liability.

**6. What is not covered under the Policy?**

We will not cover any claim by **you** under this **policy** arising directly or indirectly from the following:

- i. Prior known incidents.
- ii. intentional, malicious, dishonest, deliberate acts;
- iii. any action or omission in **your** capacity as employee or self-employed person as well as any professional or business activity.
- iv. any type of war (whether declared or not), use of force or hostile act.
- v. loss of or damage to tangible property and any consequential losses resulting therefrom.
- vi. investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.
- vii. bodily injury, psychological harm unless caused by Cyber Bullying, Cyber Stalking and Loss of Reputation
- viii. Theft, infringement, misuse or abuse of patents.
- ix. **Third party claims** made by one **insured** against another **insured**.
- x. Contractual liability which exceeds legal liability which would otherwise arise.
- xi. any costs of betterment of **your personal device** or **your smart home devices** beyond the state existing prior to the **insured event**
- xii. Any type of crypto currencies unless caused by Cyber Extortion with regards to any **ransom** payments.
- xiii. Gambling.
- xiv. 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.

**5. Claims Procedure**

**a. Claim Intimation**

In the unfortunate event of any loss or damage to the insured property resulting into a claim on this policy, please intimate the mishap IMMEDIATELY to our Call Centre at Toll Free Numbers on 1-800- 22-4030 and 1800 200 4030 or email at [contactclaims@universalsompo.com](mailto:contactclaims@universalsompo.com).

Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

**b. Submission of documents**

All relevant documents supporting your claim or claim likely to occur should be submitted to the Company within a period of 30 days from date of intimation.

**c. Steps to mitigate loss**

You should take all steps that may be necessary to minimise losses e.g. take professional outside assistance if necessary to prevent/ minimise the security breach and the loss.

**d.** Max liability under the respective claim shall be confined to Sum insured defined under the reported policy for various frequency of intimation received for the said policy

## UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED

### Grievances

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

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

**Grievance cell,**

Universal Sompo General Insurance Co.Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus; Gut no 31, Mouje Elthan, Thane Belapur Road, Airoli, Navi Mumbai – 400708

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Emails – [grievance@universalsompo.com](mailto:grievance@universalsompo.com)
  - Designated Grievance Officer in each branch.
  - Company Website – [www.universalsompo.com](http://www.universalsompo.com)
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.
5. You can find more details about Insurance Ombudsmen at [www.ecoi.co.in](http://www.ecoi.co.in) or [www.irdai.gov.in](http://www.irdai.gov.in).

### Contact Details

- **Website:** [www.universalsompo.com](http://www.universalsompo.com)
- **Toll Free Numbers:** 1800-22-4030, 1800-200-4030
- **Landline Numbers:** (022)-39635200 (Chargeable)
- **E-mail :** [contactus@universalsompo.com](mailto:contactus@universalsompo.com)
- **Courier:** Universal Sompo General Insurance Co. Ltd, Unit No- 601 & 602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur Road, Airoli- 400708

### **INSURANCE ACT 1938 SECTION 41- 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 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus 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.

**Please note:** The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions. For complete details please get in touch with us or our agent and read policy wordings carefully before concluding a sale. Insurance is a subject matter of the solicitation.

**Universal Sampo General Insurance Co. Ltd.,**

**Registered and Corporate Office :** Office No. 103, 1st Floor, Ackruti Star, MIDC Central Road, Andheri (East), Mumbai - 400 093, Maharashtra. Tel. : 022-41659800 / 900, Email : [contactus@universalsompo.com](mailto:contactus@universalsompo.com)  
Toll Free Numbers: 1-800-224030 (For MTNL/BSNL users) or 1-800-1024030  
CIN: U66010MH2007PLC166770