

## PROSPECTUS DIGITAL PROTECTION

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 if in the hands of a competitor or even an extortionist can severely disadvantage business.

Universal Sompo's Digital Protection Policy is specially designed to provide protection to the customers in the event of online breach or risks emanating from use of internet.

### 1. Who should take this Policy

- From small to multinational companies.
- Policy can also be sourced through Group Platform.

### 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:

1. **Theft of Funds** – provides indemnity against pure financial losses suffered by the insured due to theft of funds on account of unauthorised access to the bank account, credit, debit or mobile wallet by third party, phishing or email spoofing.
2. **Identity Theft** – provides indemnity against any direct and pure financial losses including lost wages resulting from an identity theft.
3. **Data Restoration / Malware Decontamination** – provides reimbursement of reasonable and necessary costs incurred by the involvement of an IT expert after a cyber-incident to restore insured's data or to decontaminate or clean personal device from malware, to the closest possible condition in which they were immediately before the cyber incident.
4. **Cyber Bullying, Cyber Stalking and Loss of Reputation** – will indemnify insured for any reasonable and necessary costs incurred for civil proceedings against a third party for committing cyber bullying or cyber stalking.
5. **Cyber Extortion** - will provide reimbursement for reasonable and necessary costs to resolve cyber extortion as well as ransom paid if any (where legally permissible and subject to prior written consent of insurer).
6. **Online Shopping** – will provide reimbursement for direct and pure financial loss due to transactions on the internet via payment card or mobile wallet in which insured 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.
7. **Online Sales** - will provide reimbursement to insured for direct and pure financial loss resulting from selling of non-commercial 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 insured can show that they have made reasonable attempts to seek payment or recover the delivered goods from the third party
8. **Social Media and Media Liability** – will indemnify insured for
  - a. legal liability 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 online media activities including media activities in social media
  - b. reimbursement of legal costs incurred by you resulting from the third party claim
9. **Network Security Liability** – Policy will pay any sums for which insured is are legally liable arising from a third party claim for a cyber-incident on their personal devices which insured failed to prevent thereby resulting in damage, alteration, destruction or theft of data or a denial of service attack on third parties’ computer systems.  
 Policy will also reimburse legal costs incurred by insured resulting from the third party claim.
10. **Privacy Breach and Data Breach Liability** – Policy will pay any sums for which insured is legally liable arising from a third party claim for a data breach relating to confidential information or personal data of a third party.  
 Policy will also reimburse legal costs incurred by insured resulting from the third party claim.
11. **Privacy Breach and Data Breach by Third Party** – Policy will reimburse legal costs incurred for claims for damages filed by insured against third party for data breach relating to insured’s confidential information or personal data, provided the third party has communicated in writing to insured or has acknowledged publicly by electronic or print media the occurrence of a data breach of your confidential information or personal data.
12. **Smart Home Cover** – Policy will reimburse 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.

**Additionally, the below value added services can also be opted.**

**Value Added services**

**We provide value added services which enhances customer satisfaction such as:**

**1. Identity Monitoring**

- Individual
- Small Business

We provide 24/7 dark web monitoring services which helps stop a data breach from becoming identity theft. It protects Your private credentials which are most frequently exposed in a data breach. If a data breach occurs and your information is exposed, we will send you an alert and give you expert advice and recommendations on what to do for each individual type of personal information.

**Features:**

- Scanning of email and phone number credentials for exposure in a data breach -
- Details of the breach and recommendations to protection
- Alerts 24/7

**2. Cyber education-**

- Family & Kids
- Individual

We provide a service which is an effective approach to enhance cyber security awareness.

Integrating videos and interactive content can engage You and will help you to identify the exact requirement

**Features:**

- Training & education content in local languages
- Written and video content

### **3. Cyber training-** **-SME/Employees** **- Business**

We have designed a program which will help members to reduce the likelihood of a cyber attack through employee training. The training would comprise of videos and interactive material, as well as refresher modules, which helps in cyber security.

#### **Features include:**

- i. Training relevant to each individual's level of cyber awareness.
- ii. Content is concise, relevant, and is provided at regular intervals, saving time for employees while reinforcing key messages.
- iii. The continual nature of the training also helps to combat complacency and ensures that employees are equipped to deal with this ever-changing threat.
- iv. Ability to test comprehension and track employee progress.

Each module finishes with a short test to confirm that the content has been clearly understood.

The progress of all employees can be monitored by administrator. A hassle-free experience. The training is accessible on any device, and with each learning module being short and concise, employees can complete the training at a time and setting that suits them.

Instructional videos provide users and administrators with the information they need to complete their training. The program features nine learning modules.

Subjects include protecting personal information, social engineering attempts, phishing and password safety.

### **4. Incident Response – Helpline / Online Guided Version** **- Individual** **- Business**

Incident Response is available in 2 formats -

**1) Incident Response helpline:** From investigation to dealing with a cyber emergency, our Incident Response team helps resolve all aspects of a digital scam or cyber attack with industry-leading expertise. In the event of a breach, the Incident Response team is your safety net to recover and help restore your family's personal, financial and private information. Our hands-on support helps you get back to normal as quickly and efficiently as possible, and reduce the risk of future compromise.

#### **Features:**

Available via phone or email

Extended business hours, 24/7 in English

Guided self-assistance solution to compliment human support

**2) Incident Response online guided version** - It provides an automated support portal to assist You in triaging and responding to cyber incidents. The online support tool will provide a guided user journey to collect relevant details from You and provide instant recommendations on how to respond, in order to protect yourselves. Support includes guidance on coordinating with financial institutions, service providers, and government institutions, as well as how to increase security and monitoring of the accounts. It will help guide You on the actions that You need to take on the most common 'incidents' consumers face.

### **5. Digital Health Check**

#### **- Individual** **- Business**

We provide service for a customizable risk assessment questionnaire with up to 20 questions as a robust method. It allows for tailored evaluations and provides a comprehensive risk score. Analyzing the results can offer valuable insights and recommendations to address weaknesses and reduce risk exposure.

## 6. Attack surface Management (ASM)

### Features include:

1. Its a platform service, where all internet connected business assets: domains, subdomains, IPs, ports, and services can be monitored continuously for cyber security vulnerabilities and potential attack vectors
2. Easy to understand security score with recommendations on how to improve the security posture of your business.
3. Backed by insurance claims data

## 7. Wi-fi Scan

### - Individual

This service provides you to explore security vulnerabilities and potential threats within your WIFI network, utilizing advanced scanning techniques to identify and address concerns proactively

Features:

- Scan your WiFi network for any threats
- Provide advanced detections of wireless network attacks through spoofing, and SSL stripping & splitting.

## 8. Safe Browsing

### - Individual

This service helps you to safeguard your online experience, by shielding you from websites that could compromise your privacy. By steering clear of harmful sites, it enhances both security and privacy.

## 9. Endpoint Protection (iOS & Android)

### - Individual

Your mobile device is fortified with cutting-edge security standards and features, ensuring it remains free from potentially unwanted programs. It's optimized with the latest security settings and fortified with antivirus and anti-malware protection for robust defense.

**Note that some features will vary according to the device type (iOS or Android).**

Features-

System scan for devices, end point protection & security configuration

Device cleaning & optimisation (Android)

Anti-virus & anti-malware protection (Android)

## 3. Plan Type:

**Tie In** - If insured opts for Tie in selection, i.e., the insured selects more than one cover, then the Limit of liability selected will be the annual aggregate limit for all covers put together

### Scenario 1

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

**Scenario 2** – If insured selects multiple covers, 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.

For example – If Insured selects 2 covers with 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.

**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, 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, 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 and 2 covers of SI of Rs.20,000/, 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.

**4. Deductibles:** Would be as specified in the policy document

## **5. Tenure of the Policy**

**The policy can be annual and/or on short term basis (i.e. Policies less than 1 year)**

## **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.

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## **7. 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

### Contact Details for Queries, Requests and Suggestions

24\*7 toll free Nos: 1800 - 22- 4030 or 1800-200-4030

Crop toll free no: 1800 200 5142

Senior Citizen: Toll free: 1800 267 4030.

Email : [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

Courier: Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Cloud City Campus. Gut No-31, Mouje Elthan, Thane-Belapur Road, Airoli, Navi Mumbai- 400708

### Grievances

#### Grievances

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:

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:

**Universal Sampo 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

**E-mail Address:**

[grievance@universalsompo.com](mailto:grievance@universalsompo.com)

**For more details:**

[www.universalsompo.com](http://www.universalsompo.com)

Insured person may also approach the grievance cell at any of the company's branches with the details of their grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may reach out to our grievance officer at [gro@universalsompo.com](mailto:gro@universalsompo.com). For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>.

2. Consumer Affairs Department of IRDAI
  - a. In case it is not resolved within 15 days or if you are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number **155255 (or) 1800 4254 732** or sending an e-mail to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in). You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <https://bimabharosa.irdai.gov.in/>.

- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available on <http://www.policyholder.gov.in>. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. 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](http://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.

**The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>.**

**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.,**

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