

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



PROSPECTUS

United Cyber Kavach Insurance Policy

Introduction

United Cyber Kavach Insurance is a specialized insurance product designed to protect individuals and businesses from various cyber risks and threats. As digital platforms become more integral to daily operations, cyber insurance like United Cyber Kavach helps mitigate the financial losses and liabilities associated with cyberattacks, data breaches, and other cybersecurity issues.

Policy Highlights

The United Cyber Kavach Insurance offers a comprehensive range of protections designed to cover various cyber risks faced by individuals and businesses. Below is a summarized breakdown of the policy's key sections and coverage areas:

Theft of Funds

Coverage: Indemnifies against theft of funds caused by unauthorized access to bank accounts, credit/debit cards, or mobile wallets via cyber incidents.

Conditions: Includes prompt reporting to the bank or mobile wallet company and filing a police complaint within 72 hours.

Legal Defense Costs: Coverage for legal actions against financial institutions refusing reimbursement for theft.

Penal Charges: Reimbursement for charges like missing EMIs due to fund theft, sub-limited to INR 2,500 per loss.

Phishing Cover

Coverage: Protects against financial losses from phishing attacks, including costs for prosecuting the perpetrator under Indian laws such as the Information Technology Act, 2000.

E-mail Spoofing Cover

Coverage: Indemnifies for financial losses resulting from email spoofing incidents, along with prosecution costs under relevant legal provisions.

Identity Theft

Coverage: Legal defense costs and criminal case prosecution for identity theft (excluding social media accounts), including costs for attending court and document processing.

Online Purchase Transactions

[United Cyber Kavach Insurance Policy- Prospectus](#)

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Coverage: Reimburses for fraudulent online purchases made with payment cards or mobile wallets, where goods/services were not delivered.

Data Restoration & Malware Decontamination

Coverage: Covers IT expert costs for restoring personal or smart devices after a cyber incident or malware contamination.

Privacy Breach & Data Breach Liability

Coverage: Indemnifies for legal liabilities arising from unintentional breaches of third-party personal or confidential data.

Cyber Bullying, Cyber Stalking, and Loss of Reputation

Coverage: Civil proceedings, reputation management, and psychological assistance for victims of cyberbullying or cyberstalking, along with relocation costs if recommended.

Social Media & Media Liability

Coverage: Protection against third-party claims for defamation, copyright infringement, and privacy violations stemming from online and social media activities.

Cyber Extortion

Coverage: Indemnifies for losses from cyber extortion threats, subject to cooperation with law enforcement and involvement of a security consultant if needed.

Network Security Liability

Coverage: Covers legal liabilities for damages caused to third-party systems due to a cyber incident originating from the insured's devices.

Privacy Breach & Data Breach by Third Party

Coverage: Costs incurred from filing claims against third parties responsible for privacy or data breaches involving the insured's information.

Scope of Coverage

| | Plan A | Plan B | Plan C |
|---|--------|--------|--------|
| Theft of Funds | ✓ | ✓ | ✓ |
| Phishing Cover | ✓ | ✓ | ✓ |
| Email Spoofing Cover | ✓ | ✓ | ✓ |
| Identity Theft | ✓ | ✓ | ✓ |
| Online Shopping | | ✓ | ✓ |
| Data Restoration / Malware Decontamination for Personal Devices | | ✓ | ✓ |
| Data Restoration / Malware Decontamination for | | | ✓ |

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| | | | |
|---|---|---|---|
| Smart Devices | | | |
| Cyber Extortion | | | ✓ |
| Privacy Breach & Data Breach Liability | ✓ | ✓ | ✓ |
| Cyber Bulling, Cyber Stalking and Loss of Reputation | | ✓ | ✓ |
| Social Media & Media Liability | | ✓ | ✓ |
| Network Security Liability | | | ✓ |
| Privacy Breach & Data Breach Liability by Third Party | | | ✓ |

Premium Table

| Sum Insured | | ₹ 50,000 | ₹ 1,00,000 | ₹ 2,00,000 | ₹ 3,00,000 | ₹ 5,00,000 |
|-------------|------------|----------|------------|------------|------------|------------|
| PLAN A | Family | ₹ 598 | ₹ 722 | ₹ 871 | ₹ 965 | ₹ 1,106 |
| | Individual | ₹ 508 | ₹ 614 | ₹ 740 | ₹ 820 | ₹ 940 |
| PLAN B | Family | ₹ 1,176 | ₹ 1,420 | ₹ 1,702 | ₹ 1,892 | ₹ 2,165 |
| | Individual | ₹ 999 | ₹ 1,207 | ₹ 1,447 | ₹ 1,608 | ₹ 1,841 |
| PLAN C | Family | ₹ 1,460 | ₹ 1,764 | ₹ 2,112 | ₹ 2,349 | ₹ 2,687 |
| | Family | ₹ 1,241 | ₹ 1,499 | ₹ 1,795 | ₹ 1,997 | ₹ 2,284 |

Key Exclusions

Dishonest and Intentional Misconduct:

Losses resulting from deliberate, fraudulent, or criminal acts by the insured are excluded. However, defense costs will be advanced until there's a final decision or admission of such behavior. If such conduct is proven, the insured must repay any amounts advanced.

Bodily Injury:

The policy does not cover any claims related to physical injury, sickness, mental anguish, emotional distress, or death.

Property Damage:

Losses due to damage or destruction of property, including loss of use, are excluded.

Contractual Liability:

Liabilities arising from contracts, guarantees, or warranties that the insured has voluntarily assumed are excluded, except where such liability would have existed without the contract.

Prior Acts Exclusion:

Claims arising from acts that occurred or were known before the policy inception are not covered.

Intellectual Property Rights:

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Any claims related to plagiarism or infringement of patents, trademarks, copyrights, or trade secrets are excluded.

Trading:

Losses or liabilities arising from securities, commodities, currencies, or cryptocurrencies transactions are not covered.

Outage/Disturbance Loss:

Losses caused by outages or disturbances in external networks, such as power or internet failures, are excluded.

Commercial, Political, Union or Religious Activities:

Losses arising from commercial, political, or religious activities, or membership in clubs/associations, are not covered.

Immoral/Obscene Services: Any losses connected to racist, extremist, pornographic, or other immoral services are excluded.

Professional Services:

Losses related to the rendering or failure to render professional services are excluded.

Sharing/Divulging User ID and Password:

Any loss caused by the insured sharing their user ID or password, leading to the loss of money or data, is excluded. Also excluded are errors causing overpayment or transfers to unintended accounts.

Loss of Reputation/Goodwill:

Losses related to reputation damage or goodwill are not covered.

Matters Uninsurable by Law:

The policy excludes any matters that are uninsurable under the law.

Prior/Pending Litigation:

Claims from legal proceedings that started before the policy was in force are excluded.

War & Terrorism:

Losses related to acts of war, invasion, rebellion, riot, or terrorism are excluded, unless the act is an actual cybercrime.

Special Conditions

The Special Conditions in the United Cyber Kavach Insurance Policy outline specific responsibilities of the insured and limitations on coverage. Here's a summary:

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- Blocking of Debit/Credit Card:
 - If a debit or credit card is involved in a loss of money or is lost, the card must be blocked within 24 hours of detecting the incident. This is crucial to minimize further financial loss.
- Reduction for Cashback/Rewards:
 - If any cashback or rewards have been credited to the cardholder's account due to a misused transaction, this amount will be deducted from the claim payout. The insurer will not cover the portion credited as rewards.
- Registered Mobile Number and Email:
 - The insured must have a valid mobile number and email address registered with the bank to receive SMS alerts or OTPs (One Time Passwords). This condition ensures that the insured is promptly informed about any suspicious activities.
- Exclusions for Institutional Liability:
 - The policy does not cover losses that can be recovered from a financial institution, payment wallet, service operator, or e-commerce provider. These entities are primarily responsible for indemnifying the insured for such losses, and the insurance will not overlap with their obligations.
 - These special conditions emphasize the importance of swift action in securing financial accounts and clarify the limitations of the insurer's liability, ensuring that the insured takes necessary precautions and responsibilities in the event of a cyber-loss.

Why Choose United Cyber Kavach Insurance?

- The comprehensive coverage against cyber threats such as phishing, spoofing, and data breaches, which are critical in the early stages of a business.
- The policy helps mitigate losses from fraud, network breaches, and ransom demands, ensuring business continuity.
- Complete coverage for financial losses due to scams or fraud when shopping online.
- Protection against identity theft and the legal fallout from unintentional defamation, critical for a professional whose work is online.
- Comprehensive protection for the family from cyberbullying, identity theft, and social media-related issues, along with psychological assistance.
- Provides safety net during travel, with special conditions for reporting incidents post-arrival in India, making it perfect for frequent travelers.

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- Provides critical protection for maintaining an influencer's online reputation, including coverage for legal defense and expert PR services.
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For further details or to purchase this policy, please contact us at-

The United India Insurance Company Limited

#24, Whites Road,

Chennai – 600014.

Web: uiic.co.in

Customer Service: customercare@uiic.co.in

Note: This literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest United India Insurance Company Limited Office/ Authorized Company Agent.
