

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G0I000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



United Cyber Kavach Insurance Policy

CUSTOMER INFORMATION SHEET (CIS)

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

(Description is illustrative and not exhaustive)

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number																																																								
1	Product Name	United Cyber Kavach Insurance Policy																																																									
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0019V01202324																																																									
3	Structure	Indemnity Policy																																																									
4	Interests Insured	Accidental Death/Disability of the Insured Person.																																																									
5	Sum Insured	<table border="1"> <tr> <td>Option 1</td> <td>₹ 50,000</td> </tr> <tr> <td>Option 2</td> <td>₹ 1,00,000</td> </tr> <tr> <td>Option 3</td> <td>₹ 2,00,000</td> </tr> <tr> <td>Option 4</td> <td>₹ 3,00,000</td> </tr> <tr> <td>Option 5</td> <td>₹ 5,00,000</td> </tr> </table>	Option 1	₹ 50,000	Option 2	₹ 1,00,000	Option 3	₹ 2,00,000	Option 4	₹ 3,00,000	Option 5	₹ 5,00,000																																															
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6	Policy Coverage	<table border="1"> <thead> <tr> <th></th> <th>Plan A</th> <th>Plan B</th> <th>Plan C</th> </tr> </thead> <tbody> <tr> <td>Theft of Funds</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Phishing Cover</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Email Spoofing Cover</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Identity Theft</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Online Shopping</td> <td></td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Data Restoration / Malware Decontamination for Personal Devices</td> <td></td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Data Restoration / Malware Decontamination for Smart Devices</td> <td></td> <td></td> <td>✓</td> </tr> <tr> <td>Cyber Extortion</td> <td></td> <td></td> <td>✓</td> </tr> <tr> <td>Privacy Breach & Data Breach Liability</td> <td>✓</td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Cyber Bulling, Cyber Stalking and Loss of Reputation</td> <td></td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Social Media & Media Liability</td> <td></td> <td>✓</td> <td>✓</td> </tr> <tr> <td>Network Security Liability</td> <td></td> <td></td> <td>✓</td> </tr> <tr> <td>Privacy Breach & Data Breach Liability by Third Party</td> <td></td> <td></td> <td>✓</td> </tr> </tbody> </table>		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 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			✓	Section 1 to 12
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7	Add-on Cover	Not applicable.																																																									

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8	Loss Participation	No deductible/excess.	
9	Exclusions	<ol style="list-style-type: none"> 1. Dishonest and Intentional mis-conduct. 2. Bodily Injury 3. Property Damage 4. Contractual Liability 5. Prior Acts Exclusion 6. Intellectual Property Rights 7. Trading. 8. Outage/Disturbance Loss 9. Commercial, Political, Union or Religious Activities- <ol style="list-style-type: none"> i) Professional Service ii) Sharing/Divulging user id and password iii) Loss of Reputation/Goodwill iv) Matters uninsurable by law v) Prior & pending Litigations vi) War & Terrorism 	F. Exclusions
10	Special Conditions and Warranties (if any)	<ol style="list-style-type: none"> i. Updating Antivirus Software from time to time as per recommendations of the Antivirus Software provider. ii. Maintaining up-to-date patch-states of the OS, browser, E-Mail, other software programs iii. Maintaining back up of all valuable data stored in the Computer System in other storage media including external data media. iv. Implementing best practices security e.g. password strength, regular changes of passwords, use of two-factor-authentication as recommended by Internet Service Provider, Social Media Service Provider, Financial Service Provider/Bank/Payment System Operator and/or Government/Authorities 	
11	Admissibility of Claim	<p>If the Insured reports a Claim or facts that might give rise to a Claim to the Insurer, then the Insured shall give the Insurer such information and co-operation as it may reasonably require including but not limited to:</p> <ol style="list-style-type: none"> a) Submission of fully completed and signed Claim form b) Copy of FIR/Complaint lodged with Police Authorities / cyber cell c) Copies of legal notice received from any Person/entity d) Copies of summons received from any court in respect of a suit filed by a party/entity e) Copies of correspondence with financial institutions with regard to any Loss f) Legal notice served on any Financial Institution and or case filed against Financial Institution for IT Theft Loss g) Copies of legal notice served on any Third Party for any Data breach or privacy breach h) Copies of criminal case filed against third party i) Copies of invoices for expenses covered under the policy for which indemnity is sought j) Proof to show that the Personal Data is the propriety information belonging to the Insured. k) Proof to show that Loss is incurred by the Insured. l) Details/invoices of Costs incurred for filing of criminal case /Claim for Damages against third party m) Copies of invoices for expenses incurred IT Consultant Services Cover <p>All notifications and all communications under this Policy must be in writing to the address mentioned in the Schedule</p>	Claim Reporting/ Process
12	Policy Servicing - Claim Intimation	<ul style="list-style-type: none"> • Toll free / IVRS number – 1800 425 33 333 • Website / Email- https://uiic.co.in/ customer@uiic.co.in • Contact details of Claims servicing office/Hub. • Turn Around Time (TAT) for claims settlement 	

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	and Processing	· Grievance Escalation Matrix is available at United India Insurance Company Ltd. website under Complaints Section.	
13	Grievance Redressal and Policyholders Protection	a. https://uiic.co.in/en/customercare/grievance b. IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman have been provided as annexure –B of Policy Document	J
14	Obligations of the Policyholder	· To disclose all information correctly sought by the insurer at time of filling the proposal form. · In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. · Non-disclosure of material information may affect the claim settlement. · Disclosure of other material information during the policy period.	

Declaration by the Policyholder:

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

Place:

Date:

(Signature of the policyholder)