



## UNITED INDIA INSURANCE COMPANY LIMITED

REGD & HEAD OFFICE: NO. 24, WHITES ROAD, CHENNAI – 600 014

### UNITED CYBER KAVACH INSURANCE POLICY: PROPOSAL FORM

Important: This proposal for insurance will be the basis of any subsequent insurance policy that United India Insurance Company Ltd [“Company”] issue to you. It is essential that you answer fully and accurately all of the questions contained in this proposal, and that you provide us with any and all additional information relevant to the risk to be insured or our decision as to the acceptance of the risk or the terms upon which it should be accepted. Your failure to comply with this obligation now may result in the rejection of your claim and the avoidance of your policy when a claim is made. If you are in any doubt about the information to be given, please seek the advice and guidance of your insurance advisor or agent. If there is insufficient space in this proposal for you to provide relevant information, whether as requested or otherwise, please attach a separate sheet to this proposal and return it to us. The insurance cover does not commence until the proposal is accepted and premium paid.

### PROPOSER DETAILS

1. Name of the Proposer (in full):

2. Gender: Male  Female  Others

3. Date of Birth:

4. Marital Status:

5. Address for Communication:

6. Email Id:

7. Mobile No.:

8. Education Qualification:

9. Period of Insurance: From: To:

10. Family Basis: Yes / No

11. If 10 is opted, Details of family Members to be covered

Sr. No.	Name	Age	Relationship with Proposer

12. Please answers the following questions

a) Level of Authentications used

- a. Multi-factor Authentication
- b. Single factor Authentication
- c. No Authentication
- d. Other Details / Remarks

b) Antivirus Availability

- a. Paid Antivirus
- b. Free Antivirus
- c. No Antivirus
- d. Other Details / Remarks



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13. Please select from the following plan:

- a. PLAN A   
b. PLAN B   
c. PLAN C

14. Opted Sum Insured: ₹ 50,000  ₹ 1,00,000  ₹ 2,00,000  ₹ 3,00,000  ₹ 5,00,000

15. Have you been a victim of any of the proposed covers in the past? Yes  No

a. If answer to above question is yes, please give details

\_\_\_\_\_

b) Did you report the occurrence of the incident to the Police Authorities?

16. Are you aware at the time of proposal of any prior act, event or circumstances which is likely to give rise to a claim under any of the above insuring clauses? Yes  No

17. Are you presently insured against cyber risk? Yes  No

If answer to above question is yes, give details of existing policy/policies if any \_\_\_\_\_

18. Has any company/Insurer in respect of Insurance

Declined your Proposal?	Yes	No
Cancelled or refused to renew your policy?	Yes	No
Accepted your proposal on special terms and conditions?	Yes	No

19. Are you frequently backing up your computer data to either the cloud or an external hard drive?

20. Have you established a call-back procedure or alternative method to authenticate payment details for transactions exceeding INR 10,000 with your financial service provider and other relevant representatives with access to your financial accounts?

21. Do you use distinct and robust passwords (with a minimum of eight characters, including numbers and special characters) for every online financial account you utilize?

22. Do you regularly examine your bank, credit card and other financial account statements each month for signs of fraudulent activity, or are you subscribed to an identity theft monitoring service?

23. Have you experienced identity theft in the past year, defined as someone using your personal information for unauthorized purposes such as opening credit accounts? (Note: Fraudulent credit card charges alone are not considered identity theft.)

24. Have you fallen victim to online fraud in the past year, involving the theft of money or valuable property through deceptive or fraudulent online methods such as wire or bank account transfers?



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25. Within the last 12 months, has any of your computing devices been subject to a ransomware attack, where your system was partially or fully locked with an extortion demand?
26. Within the past year, has any of your computing devices been affected by a virus, hacking incident, or other cyberattack resulting in damage or destruction of data, software, or operating systems, including desktops, laptops, phones, printers, or connected home devices?
27. Additional Information (If any) \_\_\_\_\_

### Declaration:

1. I/We, the undersigned hereby declare and warrant that the above statements are true, accurate and complete. I/We desire to have an insurance policy as described herein with the Company and I/We agree that this proposal and declarations hereto shall be the basis of contract between me/us and the Company and I/We agree to accept a Policy subject to the conditions prescribed by the Company.
2. I/We agree that the Policy shall become null and void, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information has been withheld by me/us or anyone acting on my/our behalf to obtain any benefit under this Policy.
3. I/We agree that the issuance of Policy shall be subject to realisation of premium cheque.
4. I/We hereby give voluntary consent to BAGIC/Company to share my/our personal information and data provided in this proposal form with its group companies or any other person in connection with the Insurance Policy or otherwise, including for providing products and services of group companies that may be of interest to me/us, to be used in accordance with their respective privacy policies and subject to appropriate measures being in place to safeguard my/our personal information.
5. I/We agree for AML (Anti Money Laundering) Declaration applicable as selected from below:

### 1. AML DECLARATION FOR RETAIL POLICIES/INDIVIDUAL CUSTOMERS:

Please Select                      Yes / No

#### 1. Declaration for Politically Exposed Person (PEP) to be added in proposal form:

Are you or any of the proposal applicants a PEP\* or a close relative of PEP\*?

If yes, please share the details \_\_\_\_\_

“Politically Exposed Persons” (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/juridical /military officers, senior executives of state-owned corporations, important political party officials, etc.”

#### 2. Consent/Declaration to be added in proposal and claim for CKYC no.:

I/we hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or National Securities Depository Limited Portal for the purpose of undertaking KYC verification.



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### 3. Consent/Declaration to be added in proposal for Premium paid from own funds:

I/we hereby declare and confirm that the premium has been paid out of legally acquired sources of income and the subsequent premiums if any, will continue to be paid out of legally declared and assessed source of income.

### 2. AML DECLARATION FOR JURIDICAL PERSON/NON-INDIVIDUAL CUSTOMER:

Please Select Yes / No

#### 1. Declaration for PEP to be added in proposal form:

Are you or any of the proposal applicants a PEP\* or a close relative of PEP\*?

If yes, please share the details \_\_\_\_\_

“Politically Exposed Persons” (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/juridical /military officers, senior executives of state-owned corporations, important political party officials, etc.”

#### 2. Consent/Declaration to be added in proposal and claim for CKYC no.:

I/we hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or Goods and Service Tax Portal or Ministry Of Corporate Affairs Portal or National Securities Depository Limited portal for the purpose of undertaking KYC.

#### 3. Consent/Declaration to be added in proposal for Premium paid from own funds:

I/we hereby declare and confirm that the premium has been paid out of legally acquired sources of income and the subsequent premiums if any, will continue to be paid out of legally declared and assessed source of income.

Date:

Signature of Proposer

Place:

Name:

#### 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 FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.