



Personal Cyber Risk Policy

PROTECT YOUR DIGITAL LIFE.

AN INSURANCE THAT COVERS YOU AGAINST CYBER ATTACKS.



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**FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS



Future Generali Personal Cyber Risk Policy

In the digital revolution age, people of all generations are engaged in the digital world. Due to the extensive use of mobile banking, social media, online transactions etc. a significant amount of your personal data is generated, transmitted and stored in online servers. The nature of this critical data and complexities of these systems can allow anonymous access to anyone, exposing you to the possibility of a cyber attack.

Considering this exposure to individual risks, Future Generali's 'Personal Cyber Risks Policy' provides a bundle insurance cover for possible cyber risks that could arise from cyber attacks.

WHAT IS COVERED?

- Privacy and Data Breach
- Social Media Hacking
- Cyber Stalking
- IT Theft
- Malware Damage
- Email Phishing
- Email Spoofing
- Media Liability
- Cyber Extortion
- Personal Identity Theft

HOW THE COVER IS OPERATED - INSURING CLAUSE

In consideration of the payment of the premium, the Insurer and the Policyholder agree as under:

Privacy Breach and Data



The Insurer shall indemnify the Insured during the Period of Insurance, if applicable all Costs including legal fees incurred by the Insured for a Claim for Damages lodged by the Insured against a Third party for Privacy Breach and/or Data Breach provided the Third Party has communicated in writing to the Insured or has acknowledged publicly by electronic or print media the occurrence of a Privacy Breach or a Data Breach of the Insured.

Personal Social Media Cover



- a) The Insurer shall indemnify the Insured during the Period of Insurance if applicable all Defense Costs incurred as a result of any Claim by an Affected Person or an entity for Legal liability that directly results from the Identity Theft of the Insured from a legitimate Social Media account of the Insured by Cyber Attack.
- b) The Insurer shall indemnify the Insured during the Period of Insurance if applicable all Costs incurred for prosecution of a criminal case under IT Act and/or any other applicable law prevalent in India including the relevant provisions of Indian Penal code against a Third Party for Identity Theft of the Insured from a legitimate Social Media account by Cyber Attack.
- c) Reasonable expenses incurred on transportation for attending Court summons and photocopying of documents arising out of (a).

Personal Cyber Stalking Cover



- a) The Insurer shall indemnify the Insured during the Period of Insurance if applicable Costs incurred by the Insured for prosecution of a criminal case against Third Party under the IT Act, and/or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for Cyber Stalking the Insured.

Personal IT Theft Loss Cover



- a) The Insurer shall indemnify the Insured, during the Period of Insurance if applicable Costs, for IT Theft Loss as a direct result of an IT Theft.
- b) The Insurer shall indemnify the Insured during the Period of Insurance if applicable the Cost including legal fees incurred by the Insured for a Claim for Damages lodged by the Insured against a financial institution and/or Payment System Operators authorized by the Reserve Bank of India under the Payment and Settlement Systems Act, 2007 for IT Theft Loss of the Insured provided the financial institution and or Payment System Operators has acknowledged in writing to the Insured the receipt of information of an IT Theft Loss.
- c) The Insurer shall indemnify the Insured during the Period of Insurance if applicable Costs incurred for prosecution of a criminal case, Under The IT Act, and/or any other applicable law prevalent in India including the relevant provisions of Indian Penal code against a Third party for causing IT Theft Loss to the Insured.

Personal Malware Cover



- a) The Insurer shall indemnify the Insured during the Period of Insurance if applicable for the Restoration Cost incurred due to damage caused by Malware received through SMS, File transfer, downloaded programs from Internet or any other digital means by the Insured's Computer System which has resulted in information stored in the Insured's Computer System being damaged, altered, disrupted or misused.
- b) The Insurer shall indemnify the Insured during the period of Insurance if applicable Defense Costs incurred as a result of any Claim by an Affected Person or an Entity for Legal liability that directly results from the Damage caused by entry of Malware into the Insured's Computer System.
- c) Reasonable expenses incurred on transportation for attending Court summons and photocopying of documents arising out of (b).

Personal E-mail Phishing Cover



- a) The Insurer shall indemnify the Insured during the period of Insurance, if applicable the Direct and Pure Financial Loss sustained by the Insured by being an innocent victim of an act of Phishing by a third party.
- b) The Insurer shall indemnify the Insured during the Period of Insurance, if applicable, the Costs incurred for prosecution of a criminal case filed against a Third Party Under The IT Act, and/or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for the Direct and Pure Financial Loss caused to the Insured by Email Phishing.

Personal E-mail Spoofing Cover



- a) The Insurer shall indemnify the Insured during the period of Insurance, if applicable the Direct and Pure Financial Loss sustained by the Insured by being an innocent victim of an act of E-mail Spoofing by a third party.
- b) The Insurer shall indemnify the Insured during the Period of Insurance, if applicable, the Costs incurred for prosecution of a criminal case filed against a Third Party Under IT Act, and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for the Direct and Pure Financial Loss caused to the Insured by E-mail Spoofing.

Personal Media Liability Cover



- a) The Insurer shall indemnify the Insured for Defense Costs incurred by the Insured, arising from a Claim first made against the Insured during the Period of Insurance, if applicable, for a Media Wrongful Act.
- b) The Insurer shall indemnify the Insured during the Period of Insurance, if applicable, the Costs incurred for prosecution of a criminal case filed against a Third Party under the IT Act, and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for the Media Wrongful Act.
- c) Reasonable expenses incurred on transportation for attending Court summons and photocopying of documents arising out of (a).

Personal Cyber Extortion Cover



- a) The Insurer shall indemnify the Insured, the Cyber Extortion Loss that the Insured incurs solely and directly as a result of a Cyber Extortion Threat first occurred during the Period of Insurance.
As a condition for payment under this cover the Insured shall:
 - i. Keep the terms and conditions of this Cyber Extortion Cover confidential, unless disclosure to law enforcement authorities is required
 - ii. Take all reasonable steps to notify and cooperate with the appropriate law enforcement authorities
 - iii. Take all reasonable steps (including the involvement of a security consultant with the Insurer's prior written consent), to effectively mitigate the Cyber Extortion Loss
- b) The Insurer shall indemnify the Insured, Costs incurred by the Insured during the Period of Insurance, for prosecution of a criminal case filed by or on behalf of the Insured, against a Third Party under the IT Act, and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for Cyber Extortion.

Personal Identity Theft Cover



- a) The Insurer shall indemnify the Insured during the Period of Insurance if applicable all Defense Costs incurred as a result of any Claim by an Affected Person or an entity for Legal liability that directly results from the Identity Theft of the Insured other than from a legitimate Social Media account of the Insured by Cyber Attack.
- b) The Insurer shall indemnify the Insured during the Period of Insurance if applicable Costs incurred for prosecution of a criminal case under The IT Act, and/or any other applicable law prevalent in India including the relevant provisions of Indian Penal code against a Third Party for Personal Identity Theft of the Insured other than from legitimate Social Media accounts of the Insured by Cyber Attack.
- c) Reasonable expenses incurred on transportation for attending Court summons and photocopying of documents arising out of (a).

Above all Coverages are subject to sub limits as specified in the Policy Schedule, policy shall cease once the Limits of Liability opted by insured or any of the insured members if they are enrolled under the policy is completely utilized during the policy period. There is no reinstatement provision allowed.

Optional Cover – Personal Payment Card Loss



Personal Payment Card Loss covers:

- a) Loss card Liability – Cover against unauthorised transactions made online including ATM Fraud in case of loss or theft of card.
- b) Counterfeit Card Liability – Cover against fraudulent transactions made by a third party by fraudulently printing, embossing, or encoding the card to make it appear as a genuine card and use it for making transactions.
- c) ATM Robbery – Cover against robbery of money, withdrawn inside ATM Premises.

Above all Coverages are subject to sub limits as specified in the Policy Schedule, policy shall cease once the Limits of Liability opted by insured or any of the insured members if they are enrolled under the policy is completely utilized during the policy period. There is no reinstatement provision allowed.

Limit of Liability



The Insurer's liability to pay or indemnify under this contract for each and every Loss and for all Loss in the aggregate shall not exceed the Limit of Liability during the policy period.

Each sublimit of liability specified in the Schedule is part of the Limit of Liability and is the maximum the Insurer shall pay for the Insuring clause during the policy period.

In the event of the sub limit in respect of an Insuring clause being completely exhausted on payment of a claim, No further liability shall attach on the Insurer in respect of the Insuring clause to which the sub limit applies.

The insurer's liability to pay or to indemnify for each and every loss and for all losses in aggregate for IT Consultant fees shall not exceed the amount specified in the policy schedule during the policy period.

The maximum liability payable under the policy period would be underlying sum insured, ranging from 1 lakh to 2 crores. Only one peril claim (out of 11 listed in Proposal form) would be admissible arising from any one event and peril with maximum claim liability payable would be registered.

For example, for a policy with sum insured 1 lakh, say an event triggers claims under personal social media cover and the personal cyber stalking cover with claim amounts of 5000 and 10000 respectively then claim under personal cyber stalking cover would be admissible and 10000 would be paid to the policyholder.

Coverage under various insuring clause in the Policy



Defense Cost, Direct and Pure Financial Loss, IT Consultation Services and Counselling Services.

Service Matrix

Benefits Offered	Features for Silver	Features for Gold	Features for Platinum
Account Breach Monitoring	✓	✓	✓
1 Email Address	1 nos	2 nos	4 nos
Identity Monitoring	✓	✓	✓
1 Aadhar number	✓	✓	✓
1 PAN number	✓	✓	✓
1 Passport Number	✓	✓	✓
1 Credit Card Number	✓	✓	✓
3 Bank Account Numbers	✓	✓	✓
2 Mobile Numbers	✓	✓	✓
1 Mailing Address	✓	✓	✓
1 Driving License	✓	✓	✓
1 Health Cards	✓	✓	✓
Credit Monitoring	✗	✗	✓
Credit Profile Monitoring	✗	✗	✓
12 Credit Reports	✗	✗	✓
Credit Enquiry Reporting	✗	✗	✓
Alerts & Notifications	✓	✓	✓
Devices & Security	✗	1 nos	2 nos
Online Banking Protection	✗	✓	✓
Digi-Parenting	✗	✓	✓
Anti-Ransomware	✗	✓	✓
Anti-Virus	✗	✓	✓
Contactless Credit Card Shield	✗	✗	✓
Crisis Resolution Services	✓	✓	✓
Case History Self Help Portal	✓	✓	✓
24X7 Resolution Support	✓	✓	✓
Educational Newsletters	✓	✓	✓
Personalized dashboard	✓	✓	✓
Premium per Member, per year of program	Rs. 1,326	Rs. 2,801	Rs.3,685

Premium inclusive of Service tax

Personal Cyber Rates

Individual

• Limits of Liability (in lakh) →	INR 1 Lac	INR 2 Lacs	INR 5 Lacs	INR 10 Lacs	INR 20 Lacs	INR 30 Lacs	INR 50 Lacs	INR 75 Lacs	INR 1 Crore	INR 1.5 Crore	INR 2 Crore
• Premium (excluding Payment card Cover)	528	952	1,700	2,947	4,364	5,951	8,926	11,903	13,886	17,854	19,838
• Limits of Liability (in lakh) →	INR 1 Lac	INR 2 Lacs	INR 5 Lacs	INR 10 Lacs	INR 20 Lacs	INR 30 Lacs	INR 50 Lacs	INR 75 Lacs	INR 1 Crore	INR 1.5 Crore	INR 2 Crore
• Premium (including Payment card Cover)	668	1,240	2,582	3,730	5,410	7,377	11,067	14,756	17,214	22,133	24,593

For 2 Adults

• Limits of Liability (in lakh) →	INR 1 Lac	INR 2 Lacs	INR 5 Lacs	INR 10 Lacs	INR 20 Lacs	INR 30 Lacs	INR 50 Lacs	INR 75 Lacs	INR 1 Crore	INR 1.5 Crore	INR 2 Crore
• Premium (excluding Payment card Cover)	793	1,428	2,975	4,421	7,481	10,210	15,303	20,404	23,840	30,606	34,006
• Limits of Liability (in lakh) →	INR 1 Lac	INR 2 Lacs	INR 5 Lacs	INR 10 Lacs	INR 20 Lacs	INR 30 Lacs	INR 50 Lacs	INR 75 Lacs	INR 1 Crore	INR 1.5 Crore	INR 2 Crore
• Premium (including Payment card Cover)	860	3,228	3,228	4,796	8,116	11,067	16,600	22,133	25,821	33,200	36,899

Family Cover 1+4 (wife and 2 child)

• Limits of Liability (in lakh) →	INR 1 Lac	INR 2 Lacs	INR 5 Lacs	INR 10 Lacs	INR 20 Lacs	INR 30 Lacs	INR 50 Lacs	INR 75 Lacs	INR 1 Crore	INR 1.5 Crore	INR 2 Crore
• Premium (excluding Payment card Cover)	1,058	1,905	3,967	5,894	9,976	13,603	20,404	27,206	31,739	40,807	45,341
• Limits of Liability (in lakh) →	INR 1 Lac	INR 2 Lacs	INR 5 Lacs	INR 10 Lacs	INR 20 Lacs	INR 30 Lacs	INR 50 Lacs	INR 75 Lacs	INR 1 Crore	INR 1.5 Crore	INR 2 Crore
• Premium (including Payment card Cover)	1,148	2,165	4,303	6,394	10,820	14,756	22,133	29,510	34,429	44,426	49,184

Figures in INR

Cover for 2 adults and Family Cover will be on floater basis

Floater - any one member can utilized sub-limits and same will not available for other member

Service Tax @ 18% applicable on all premiums

Sum Insured

Limits of Liability	₹ 100,000	₹ 200,000	₹ 500,000	₹ 1,000,000	₹ 2,000,000	₹ 3,000,000	₹ 5,000,000	₹ 7,500,000	₹ 10,000,000	₹ 15,000,000	₹ 20,000,000
Policy Coverage's	Limits mentioned below are Sub-limited to Limits of Liability under all insuring clauses and not in addition to Limits										
Privacy Breach & Data Breach by 3rd Party Cover	₹ 25,000	₹ 50,000	₹ 125,000	₹ 250,000	₹ 500,000	₹ 750,000	₹ 1,250,000	₹ 1,875,000	₹ 2,500,000	₹ 3,750,000	₹ 5,000,000
Personal Social Media Cover	₹ 10,000	₹ 20,000	₹ 50,000	₹ 100,000	₹ 200,000	₹ 300,000	₹ 500,000	₹ 750,000	₹ 1,000,000	₹ 1,500,000	₹ 2,000,000
Personal Cyber Stalking Cover	₹ 25,000	₹ 50,000	₹ 125,000	₹ 250,000	₹ 500,000	₹ 750,000	₹ 1,250,000	₹ 1,875,000	₹ 2,500,000	₹ 3,750,000	₹ 5,000,000
Personal IT Theft Loss Cover	₹ 35,000	₹ 70,000	₹ 175,000	₹ 350,000	₹ 700,000	₹ 1,050,000	₹ 1,750,000	₹ 2,625,000	₹ 3,500,000	₹ 5,250,000	₹ 7,000,000
Personal Malware Cover	₹ 1,500	₹ 3,000	₹ 7,500	₹ 15,000	₹ 30,000	₹ 45,000	₹ 75,000	₹ 112,500	₹ 150,000	₹ 225,000	₹ 300,000
Personal Phishing Cover	₹ 10,000	₹ 20,000	₹ 50,000	₹ 100,000	₹ 200,000	₹ 300,000	₹ 500,000	₹ 750,000	₹ 1,000,000	₹ 1,500,000	₹ 2,000,000
Personal Email Spoofing Cover	₹ 20,000	₹ 40,000	₹ 100,000	₹ 200,000	₹ 400,000	₹ 600,000	₹ 1,000,000	₹ 1,500,000	₹ 2,000,000	₹ 3,000,000	₹ 4,000,000
Media Liability Claims Cover	₹ 10,000	₹ 20,000	₹ 50,000	₹ 100,000	₹ 200,000	₹ 300,000	₹ 500,000	₹ 750,000	₹ 1,000,000	₹ 1,500,000	₹ 2,000,000
Cyber Extortion Cover	₹ 25,000	₹ 50,000	₹ 125,000	₹ 250,000	₹ 500,000	₹ 750,000	₹ 1,250,000	₹ 1,875,000	₹ 2,500,000	₹ 3,750,000	₹ 5,000,000
Personal Identity Theft Cover	₹ 15,000	₹ 30,000	₹ 75,000	₹ 150,000	₹ 300,000	₹ 450,000	₹ 750,000	₹ 1,125,000	₹ 1,500,000	₹ 2,250,000	₹ 3,000,000
Credit Card Loss - optional cover	₹ 10,000	₹ 20,000	₹ 50,000	₹ 50,000	₹ 100,000	₹ 150,000	₹ 250,000	₹ 375,000	₹ 500,000	₹ 750,000	₹ 1,000,000
Deductible - Each & Every Loss	₹ 100	₹ 100	₹ 100	₹ 250	₹ 250	₹ 250	₹ 500	₹ 500	₹ 500	₹ 500	₹ 500

Note: Insured can claim under all coverage's clause, subject to maximum limits of Liability opted.

Deductible - amount mentioned under deductible will not apply under Personal Malware Cover.

Coverage ceased once the limits of Liability is exhausted during the policy period

What is not covered? (Exclusions)



No coverage will be available under this Policy with respect to any Loss arising out of, based upon or attributable to:

Dishonest or Improper Conduct - Any:

- a) Deliberate, criminal, fraudulent, dishonest, malicious act, omission; or
- b) Intentional or knowing violation of any duty, obligation, contract, law or regulation; by the Insured
- c) Any losses that are caused intentionally & against the law Provided, however, the Insurer shall advance Defense Costs until there is a final decision of a court, arbitration panel or Regulator, or a written admission which establishes such behaviour. Following such finding the Insurer shall be entitled to repayment of any amount paid to or on behalf of the Insured under this Policy.

Bodily Injury

Any actual or alleged bodily injury, sickness, mental anguish or emotional distress or disturbance, disease or death of an person howsoever caused, except as provided in the costs related to Counselling Services.

Property Damage

Any damage to or destruction of any tangible property, including loss of use thereof.

Contractual Liability

Any liability under any contract, agreement, guarantee or warranty assumed or accepted by an Insured except to the extent that such liability would have attached to an Insured in the absence of such contract, agreement, guarantee or warranty.

Prior Acts Exclusion

Any claim/loss arising out of or based upon or attributable to all insuring clauses, in which all or any part of such were committed, attempted, or allegedly committed or attempted, prior to the policy inception date mentioned in the schedule.

Trade Secrets and Business related Intellectual Property

Any actual or alleged plagiarism or infringement of any Trade Secrets, patents, trademarks, trade names, copyrights, licenses or any other form of business related intellectual property.

War, Terrorism including Cyber Terrorism

War, Terrorism, looting and Governmental Acts.

Trading

Any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, cryptocurrencies and the like.

Pollution

Any kind of Pollution.

Celebrities Liability

Coverage doesn't apply to any person/entity involved in any kind of Media/Political and Social Public Domain activities, this exclusion only applies under Personal Social Media & Media Liability Clauses.

Natural Perils

Any: electromagnetic fields or radiations; including AOG (Act of God) Perils.

Unsolicited Communication

Any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing.

Unauthorised Collection of Data

Any unlawful or unauthorized collection of personal Data or Client Information.

Licensing Fees

Any actual or alleged licensing fee or royalty payment including, but not limited to, any obligation to pay such fees or royalty payments.

Outage/Disturbance Loss

Losses due to the outage/disturbance of external networks (e.g. power, internet, cable & telecommunications)

Commercial, Political, Union or Religious Activities

Any kind of losses in connection to commercial, political or union activities, the exercise of a religious function/office and/or the membership in any club/association that is salaried and/or not for leisure.

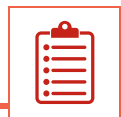
Immoral/Obscene Services

Any losses in connection with racist, extremist, pornographic or other immoral/obscene services, statements or representations provided made or committed by the insured.

Infrastructure/Mechanical Failure

Arising out of, based upon or attributable to, equipment mechanical failure, telecommunication or satellite failure.

Terms and conditions



Period of Policy – 12 months

Policy can be bought by any Individual above 21 years to maximum 50 years

Policy can be bought by individuals along with family members (Self, Spouse & 2 Children)

At the time of Claim



Upon loss discovered, the Insured shall give written notice thereof to the Insurer within 7 days, but in any event not later than 14 days after the end of the Period of Insurance; Upon receipt of any Claim, the Insured shall give written notice thereof to the Insurer within 7 days but in any event not later than 14 days after the end of the Period of Insurance, if applicable; and If, during the Period of Insurance, the Insured becomes aware of any fact, event or circumstance which is likely to give rise to a Claim then the Insured shall give written notice thereof to the Insurer as soon as reasonably practicable and, in any event, during the Period of Insurance.

For Further Exclusions, Terms and Conditions – please refer to the policy wording.

Future Generali's Protection



Future Generali in association with Europ Assistance (Third Party Service Provider) will offer optional services for fraud and digital protection which are as under:

- Credit Monitoring & Protection
- Identify Monitoring & Theft Protection, Transaction alerts
- Protection – Anti-Phishing, Anti-key Logging

Resolution services



Future Generali in association with Europ Assistance (Third Party Service Provider) will offer services for fraud and digital protection which are as under:

- Assist user in restoring the original credit score
- Coordination with Insurance company for claim settlement
- Coordinate with financial institutions
- Coordinate the Appointment of Legal Representation
- Coordinate for appointment of Psychiatrist
- Coordinate for appointment of IT Specialist for Fraudulent Device Infringement

Personal Cyber Risks at Future Generali



The Cyber Risks underwriting expertise is underpinned by the strength and depth of our financial lines claims consisting of various dedicated handlers based within the Financial Lines department in India & Overseas claims team of Generali, and with several decades of combined experience between them. The team have personally dealt with several high profile crisis exposures that have impacted the financial market of recent years.

Unmatched global presence



As a company Future Generali aims to deliver excellent service across a large global network. With Generali Network currently serving clients in over 140+ countries and jurisdictions.

ABOUT US



The Cyber Risks underwriting expertise is underpinned by the strength and depth of our financial lines claims consisting of various dedicated handlers based within the Financial Lines department in India & Overseas claims team of Generali, and with several decades of combined experience between them. The team have personally dealt with several high profile crisis exposures that have impacted the financial market of recent years.

Our Values



We see ourselves as enterprising but measured, delivering insurance solutions that are effective as well as innovative, and listening carefully and working transparently with our business partners and clients.

At the heart of everything we do is an unshakeable commitment to fairness and respect.

We meet client needs with confidence because we're driven by a long history of industry leadership and expertise.

For more information, including links to the wordings, please visit our website <https://general.futuregenerali.in/>

Call us at: 1800 102 2355

Future Generali India Insurance Company Limited (IRDAI Regn. No.: 132)

(CIN: U66030MH2006PLC165287)

Regd. and Corp. Office: Indiabulls Finance Centre, Tower 3, 6th Floor, Senapati Bapat Marg, Elphinstone Road (W), Mumbai - 400013.

Fax: 022-4097 6900 | Email: fgcare@futuregenerali.in.

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For detailed information on this product, terms and conditions, please refer to the product policy wordings, consult your advisor or visit our website before concluding a sale.

SECTION 41(2). OF INSURANCE ACT, 1938 - AS AMENDED,; PROHIBITS 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 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 or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses 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.

