

**PERSONAL CYBER RISKS POLICY
PROPOSAL FORM**

Limits of Liability	₹ 1,00,000	₹ 2,00,000	₹ 5,00,000	₹ 10,00,000	₹ 20,00,000	₹ 30,00,000	₹ 50,00,000	₹ 75,00,000	₹ 10,00,000	₹ 15,00,000	₹ 20,00,000
Policy Coverage's	Limits mentioned below are Sub-limited to Limits of Liability under all insuring clauses										
Privacy Breach & Data Breach by 3rd Party Cover	₹ 25,000	₹ 50,000	₹ 1,25,000	₹ 2,50,000	₹ 5,00,000	₹ 7,50,000	₹ 12,50,000	₹ 18,75,000	₹ 2,50,000	₹ 3,75,000	₹ 5,00,000
Personal Social Media Cover	₹ 10,000	₹ 20,000	₹ 50,000	₹ 1,00,000	₹ 2,00,000	₹ 3,00,000	₹ 5,00,000	₹ 7,50,000	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000
Personal Cyber Stalking Cover	₹ 25,000	₹ 50,000	₹ 1,25,000	₹ 2,50,000	₹ 5,00,000	₹ 7,50,000	₹ 12,50,000	₹ 18,75,000	₹ 2,50,000	₹ 3,75,000	₹ 5,00,000
Personal IT Theft Loss Cover	₹ 35,000	₹ 70,000	₹ 1,75,000	₹ 3,50,000	₹ 7,00,000	₹ 10,50,000	₹ 17,50,000	₹ 26,25,000	₹ 3,50,000	₹ 5,25,000	₹ 7,00,000
Personal Malware Cover	₹ 1,500	₹ 3,000	₹ 7,500	₹ 15,000	₹ 30,000	₹ 45,000	₹ 75,000	₹ 1,12,500	₹ 15,000	₹ 22,500	₹ 30,000
Personal Phishing Cover	₹ 10,000	₹ 20,000	₹ 50,000	₹ 1,00,000	₹ 2,00,000	₹ 3,00,000	₹ 5,00,000	₹ 7,50,000	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000
Personal Email Spoofing Cover	₹ 20,000	₹ 40,000	₹ 1,00,000	₹ 2,00,000	₹ 4,00,000	₹ 6,00,000	₹ 10,00,000	₹ 15,00,000	₹ 2,00,000	₹ 3,00,000	₹ 4,00,000
Media Liability Claims Cover	₹ 10,000	₹ 20,000	₹ 50,000	₹ 1,00,000	₹ 2,00,000	₹ 3,00,000	₹ 5,00,000	₹ 7,50,000	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000
Cyber Extortion Cover	₹ 25,000	₹ 50,000	₹ 1,25,000	₹ 2,50,000	₹ 5,00,000	₹ 7,50,000	₹ 12,50,000	₹ 18,75,000	₹ 2,50,000	₹ 3,75,000	₹ 5,00,000
Personal Identity Theft Cover	₹ 15,000	₹ 30,000	₹ 75,000	₹ 1,50,000	₹ 3,00,000	₹ 4,50,000	₹ 7,50,000	₹ 11,25,000	₹ 1,50,000	₹ 2,25,000	₹ 3,00,000
Credit Card Loss - optional cover	₹ 15,000	₹ 30,000	₹ 75,000	₹ 1,50,000	₹ 3,00,000	₹ 4,50,000	₹ 7,50,000	₹ 11,25,000	₹ 1,50,000	₹ 2,25,000	₹ 3,00,000
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.											

Important:

- Before completing this proposal form, read the prospectus/key features document/policy wordings to understand the meaning of the terms used herein.
- Insurance is a contract of utmost good faith, requiring the proposer and the insured to disclose all material facts and not withhold any relevant information in response to the questions in this proposal form.
- It is important to answer all questions. If additional space is needed, attach a separate signed and dated sheet, and reference the relevant question number.
- Cover shall commence no earlier than the date and time of acceptance and subsequent to receipt of the premium.
- Person above 21 years can only apply for insurance coverage.
- This form can be used to apply for Personal Cyber Risk Policy.

FOR OFFICE USE:

Intermediary Name: _____

Intermediary Code: _____

Business Channel: Agency Banca Corporate/Broking Direct

RM/SP Name: _____

RM/SP Code: _____

RM/SP Contact No: _____

GSTN: If applicable _____

POSP PAN (if applicable) : _____

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PRF_PCRP_Ver_06

1. GENERAL INFORMATION

- a. Name of Applicant:
- b. Present Address of the Proposer:
- c. Permanent Address of the Proposer:
(if left blank, will be construed as being same as Present Address)
- d. Date of Birth:
- e. Male or Female:
- f. Aadhaar Card Number:
- g. Email Address:
- h. Occupation:
- i. CKYC Number (if available):

Information of your devices including information of your spouse and Children(s)

Device Details	IMEI/Serial	Make
Mobile-1		
Mobile-2		
Laptop		
Desktop		
Tablets		

Optional Cover:

Do you wish to insure covers towards credit card loss cover? YES/NO

2. YOUR ACTIVITY:

- (a) Do you actively exercise proper security recommended by Financial Institutions (Banks) and Telecom Services Provider such as not sharing sensitive information and change in password/Pin in your device and on your Cards? **Yes/No**
- (b) Do you use anti-virus, anti-spyware and anti-malware software? **Yes/No** if yes, do you regular update on the notification on update application?
- (c) How often do you update your data on cloud/external device for your computer including other devices?

3. SECURITY INCIDENT AND LOSS HISTORY

- (a) Has the Applicant had any computer or network security incidents during the past two (3) years? **Yes/ No**

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“Incident” includes any unauthorized access or exceeding of authorized access to any computer, system, data base or data; intrusion or attack; the denial of use of any computer or system; intentional disruption, corruption or destruction of electronic data, programs or applications; or any other incidents similar to the foregoing.

If the answer to question 3 is “yes”, please attach a complete description of the incident(s) including whether the Applicant reported the incident to law enforcement authorities and/or its insurer.

(b) Are you aware of any Incidents, Conditions, Circumstances which may Result in a claim?

4. PRIOR INSURANCE

a) Has the Applicant ever been refused cyber security or similar insurance or had a similar policy cancelled? Yes
No

If “yes”, please attach details.

b) Does the Applicant currently have cyber security or similar insurance? Yes/ No

If “yes”, please provide the following details:

Insurer	Limits	Deductible	Policy Period
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5. REQUESTED LIMIT: (Tick on desired Limits, mentioned below)

Limits of Indemnity										
₹ 1,00,000	₹ 2,00,000	₹ 5,00,000	₹ 10,00,000	₹ 20,00,000	₹ 30,00,000	₹ 50,00,000	₹ 75,00,000	₹ 10,00,000	₹ 15,00,000	₹ 20,00,000
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Policy period required from: (12 months only)

Premium details:

Mode of Payment	
Payment Details	
Amount in (₹)	
Date of Payment (DD/MM/YY)	
PAN (If premium is 1 Lac and Above.)	
GSTIN (If more than one GSTIN, kindly attach an annexure with details)	

Note : Please fill up the request for authorization form to receive Claim/Refund payments, if any, directly into your bank account through NEFT if the premium paid is more than Rs 10000/-

The Company reserves the right to reject the said proposal or to terminate the insurance contract

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unilaterally and/or freeze the funds if the customer, or persons associated with him/her found to be named in any recognized blacklist.

Bank details of proposer for refund or claim purpose:

Name of bank account holder (*mention specifically, if different from name of policyholder*):

Bank Name & Branch:
Bank Account Number:
IFS Code:

Nominee Details:

Name:
Date of Birth:
Relationship with the proposer:
Mobile Number: E-Mail ID:
Address of Nominee:
Present address:
Permanent address:
(*if left blank, will be construed as being same as Present Address*)

Bank Account Details of Nominee:

Name of Account holder:
Bank Name & Branch:
Bank Account Number:
IFS Code:

Authorized person details (in case nominee is a minor):

Declaration by Proposer

- i. I/ We hereby declare that the statements made by me / us in this Proposal Form are true to the best of my / our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me/us and FUTURE GENERALI INDIA INSURANCE CO. LTD. (FGIICL).

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form, then the same shall be conveyed to FGIICL immediately, in writing.

- ii. I/We understand that, if any information/statement given in the proposal is found to be untrue by FGIICL, the corresponding insurance policy, that may be issued, shall be treated as void ab initio and the premium paid shall be forfeited to FGIICL.
- iii. I/We declare that the premium amount, corresponding to this proposal, is paid out of the legally declared and assessed sources of my/our/proposer's income and not out of proceeds of crime related to any offence under the Prevention of Money Laundering Act, 2002, and rules framed thereunder. I/We understand that FGIICL reserves the right to call for documents and information to establish the source of funds, as also the right to reject the said proposal or to terminate the insurance contract unilaterally and/or forfeit the premium amount, if I/We/Proposer am/are found to be named in any recognized sanctions list/happen to have violated any provisions of law.

OR

I/We confirm that the premium payment has been made by _____, who is having an insurable interest in my/our/proposer's policy under this application form. In case of any refund, please process the same in proposer's bank account mentioned above.

iv. I/We am/are (please tick all that are applicable)

High Net Worth Individual/s Non-Residential Indian/s
 Politically Exposed Person/s
 Non-Governmental Organization

v. I/We agree to receive service-related information from FGIICL and its service providers, from time to time, through electronic and telecom modes, including WhatsApp, and understand that no unsolicited information will be sent to me/us.

vi. I/We am/are aware and agree that the information/data provided by me/us, through this application, to FGIICL and/ or FGIICL authorised person/ agency, shall be stored by FGIICL, throughout the currency of my/our/proposer's relationship with FGIICL, and used for the purposes relating to my/our/proposer's proposal for insurance cover and/or servicing policies issued in my/our/proposer's favour, whether by FGIICL or its authorized partners. I/We/Proposer also understand that the said storage is necessary for my/our/proposer's consumption of the services and consent to not hold FGIICL and/or its authorized partners/ agency/ person liable for legitimate utilization of the submitted information/data.

vii. I/We/Proposer consent to the fact that FGIICL may download my/our/proposer's CKYC record from the Central KYC Records Registry, in relation to the verification of my/our/proposer's KYC records as part of this proposal. I/We/Proposer understand(s) that acceptable officially valid documents shall be relied upon for the said verification of KYC records. I/We/Proposer, also, consent to receive information from the Central KYC Records Registry through SMS/email on the abovementioned mobile phone number/email address. It is, also, confirmed that the KYC records available in the CKYC Records Registry are current and valid, as on the date of this proposal, and can be used by FGIICL hereafter. In case of any modification, the applicable information will be provided to FGIICL for updating the CKYC Registry Records.

viii. I/We/Proposer agree(s) that the information/data, contained in this proposal, shall be processed for purposes related to this proposal and the insurance policy that may be issued hereon. I/We/Proposer understand(s) that all such information/data will be handled as per the FGIICL Privacy Policy, available at <https://general.futuregenerali.in/privacy-policy>.

True to our Go Green initiative, we will send a link to your e-mail address and/or mobile number, as you've mentioned in this proposal, where available/chosen, your eIA, and you may download and save the digitally signed and authenticated policy document therefrom. If you still wish for a physical copy, you may tick on this box

Date:

Place:

Signature of the Proposer(s)

(Affix stamp, where proposer is a juridical person)

For Intermediary Use Only

I, _____, in my capacity as an Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF, declare that I have explained the product features,

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including its suitability, and the contents of this proposal form, including the nature of the questions and the responses submitted thereto, to the proposer. It has been, further, informed to the proposer that the details provided herein shall form the basis of the contract of insurance between FGIICL and the proposer. It has, also, been explained that if any untrue response(s) is/are contained in this proposal form or there has been any non-disclosure of material facts, the policy issued thereon shall, at the option of FGIICL, be treated as null and void and the premium amount against the policy may be forfeited by FGIICL.

Name of Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF: _____

Intermediary's Code: _____

Intermediary's Signature: _____

ANTI MONEY LAUNDERING

FGIICL adheres to the anti-financial crime practices, including anti-money laundering, counter-financing of terrorism and anti-bribery and anti-corruption, which ensure to not allow use of FGIICL as a tool/platform for financial crimes. The policyholder, beneficiary, claimant, or nominee are, therefore, required to assist FGIICL with relevant records/information/assistance, as may be necessary to address the anti-financial crime practices.

SECTION 41. OF INSURANCE ACT, 1938-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 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 liable for a penalty which may extend to Ten Lakh Rupees.



Future Generali India Insurance Company Limited, IRDAI Regn. No. 132 | CIN: U66030MH2006PLC165287
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