

## **PERSONAL CYBER RISKS POLICY** **PROSPECTUS**

In this generation, we all relate to Digital World of Mobile, Banking Social Media and Online Transactions, due to this there is a significant amount of individual data is generated, transmitted and stored. Nature of this critical data and the complexity of the systems that support its transmission and use, with the possibility of anonymous access, which may result into loss to which each person is exposed due to Cyber Attack.

Considering the exposure to individual risks, Future Generali “Personal Cyber Risks Policy” Policy provides a bundle insurance covers that could arise from Cyber Risks only in line with Cyber Attacks.

### ***Scope of Benefits***

1. Personal Identity Theft Cover - any fraudulent and Unauthorized Access to, usage, deletion or alteration of Insured’s Personal Data stored in the Insured’s Computer System
2. Personal Social Media Cover - any forms of electronic communication (as Web sites for social networking and microblogging) through which users create online communities to share information, ideas, personal messages, and other content (as videos)
3. Personal Cyber Stalking - means the repeated use of electronic communications to harass or frighten someone.
4. Personal Information Technology Theft Loss Cover - means Funds wrongfully or erroneously paid by the Insured as a direct result of an IT Theft.
5. Personal Malware Cover - means a Computer program received through SMS, File transfer, downloaded programs from internet or any other digital means by the Insured’s Computer System maliciously designed to infiltrate and damage Insured’s Computer System without Insured’s consent.
6. Personal Phishing Cover - is the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy Entity in an electronic communication
7. Personal E-mail Spoofing - means a forgery or a wrongful manipulation of an E-mail header so that the message appears to have originated from the actual source.
8. Personal Media Liability Claims Cover - means, in the context of the Insured’s publication or broadcasting of any digital media content, any actual or alleged:
9. Personal Cyber Extortion Cover - Reasonable and necessary fees, Costs and expenses incurred by or on behalf of the Insured with the prior written consent of the Insurer directly resulting from a Cyber Extortion Threat;
10. Privacy Breach and Data Breach by Third Party - any unauthorized disclosure by a Third Party or by an outsourced service provider of a Third Party of the Insured’s personal Data

Optional Cover – Personal Credit Card Loss

### ***Coverage under various insuring clause under Policy***

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

### ***What is not covered? (Exclusions)***

Dishonesty  
War & Terrorism  
Trading  
Pollution  
Bodily injury/property damage  
Celebrities Liability

### ***Terms and conditions***

Period of Policy – 12 months

Policy can be bought by any Individual above 21 years

Policy can be bought by individuals along with family members.

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) along with IRIS Offers Loss preventions services as under:

Credit Monitoring & Protection

Identify Monitoring & Theft Protection, Transaction alerts

Protection – Anti-Phishing, Anti-key Logging

#### **Resolution services:**

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 serve clients in over 140+ countries and jurisdictions.

### **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 sample wordings, please visit our website <http://www.futuregenerali.in> where you can find details of Public Offerings of Securities Insurance and our other products on liability Lines

### **Grievance**

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

### **ABOUT US**

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali – a 184 years old global insurance group featuring among the world's 50 largest Companies. Future Generali has been aptly benefiting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our Competitive edge, extensive range of General Insurance products, wide network, claim servicing capabilities and the ability to provide all possible General Insurance Solutions under one roof, makes us the most preferred partner of our customers.

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Call us at: 1800 102 2355 1

Future Generali India Insurance Company Limited (IRDAI Regn. No.: 132) (CIN: U66030MH2006PLC165287)

Regd. and Corp. Office: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083

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*For detailed information on this product, terms and conditions etc., please refer to the product policy clause, consult your advisor or visit our website before concluding a sale. Tax benefits are subject to change due to change in tax laws. Insurance is the subject matter of solicitations*

### **SECTION 41(2). 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 punishable with fine, which may extend to Ten Lakhs Rupees.*

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**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**

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