

## ■ Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited and Allianz SE.

Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of Bajaj. Over a period of very short time the Company has earned a reputation of being a "Customer First Company".

## ■ Why do you need Individual Cyber Safe policy?

Today we live in an increasingly connected digital world of Mobile and Internet Banking, Social Media and E-Commerce spending significant amount of our time on the internet. The amount of individual's personal data being generated, transmitted, and stored on to various digital devices is also growing at an exponential rate.

The critical nature of this data and the complexity of the systems that support its transmission and use, combined with the possibility of remote and anonymous access, have created a gamut of Cyber Risks such as Identity Theft, Malware Attack, IT Theft Loss, Phishing, E-Mail Spoofing, Cyber Extortion, Cyber Stalking, Media Wrongful Act etc. to which Individuals are exposed to due to Cyber Attacks.

Bajaj Allianz Individual Cyber Safe Insurance Policy provides a comprehensive insurance cover to the Individual to pay for losses that could arise if the Cyber Risks are subjected to Cyber Attacks.

## ■ Insuring Clauses under the policy?

- Identity Theft Cover
- Social Media Cover
- Cyber Stalking Cover
- IT Theft Cover
- Malware Cover
- Phishing Cover
- E-mail Spoofing Cover
- Media Liability Cover
- Cyber Extortion Cover
- Data and Privacy Breach by third Party Cover

## ■ What are the extensions under this policy?

- i. Counselling Services
- ii. IT Consultants Services

## ■ Coverage under various sections of the policy

- Defense Cost
- Cost for Prosecuting a criminal case
- Reasonable expenses of transportation and photocopying of documents arising out of defense
- Online loss of Funds/monies from account held in bank, payment wallets, etc.
- Direct and Pure Financial Loss
- Costs incurred for claim for damages against the Third Party
- Cost including legal fees incurred from claim for damages against a Financial Institution/Payment system operators
- Restoration Cost
- Counselling services as a part of Overall limit of Insuring Clause
- IT Consultant Cost

## ■ Who can buy this policy?

Any Individual person above 18 years of age.

## ■ What is the policy period?

This is an Annual policy.

## ■ What are the plans available under the policy?

Plans under the policy start from INR 1 Lac to INR 100 Lac.

## ■ What is the excess in this policy?

There is NO excess in the policy.

## ■ What are the major exclusions under the policy?\*

- Dishonest and improper conduct
- Bodily Injury/Property damage
- Unsolicited Communication
- Unauthorized Collection of Data
- Immoral/Obscene Services

\*For detailed list of exclusions, kindly refer policy documents/prospectus.

## ■ Special condition :

If an event gives rise to a claim under the policy, the Insured can claim only under one of the Insuring clauses per event.

## ■ What should you do in an event of loss?

Notification:

- Upon Discovery, the Insured shall give written notice to the Insurer within 7 days, but in any event not later than 14 days after the end of the Period of Insurance or Discovery Period;
  - Upon receipt of any Claim, the Insured shall give written notice to the Insurer within 7 days but in any event not later than 14 days after the end of the Period of Insurance or Discovery Period, 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.

## ■ List of documents to be submitted to the insurer in the event of a loss:

- Fully completed and signed Claim form
- Copy of FIR lodged with Police Authorities / cyber cell
- Copies of legal notice received from any Affected Person/entity
- Copies of summons received from any court in respect of a suit filed by an Affected party/entity
- Copies of correspondence with financial institutions with regard to IT Theft Loss
- Legal notice served on any Financial Institution and or case filed against Financial Institution for IT Theft Loss
- Copies of legal notice served on any Third Party for any Data breach or privacy breach
- Copies of criminal case filed against third party under the relevant insuring clauses
- Copies of invoices for expenses incurred on restoration Cost
- Copies of invoices for expenses incurred in IT Consultant Services Cover
- Details/invoices of Costs incurred for filing of criminal case /Claim for Damages against third party
- Proof to show that the Personal Data is the propriety information belonging to the Insured.
- Proof to show that Loss is incurred by the Insured.

Plans Available under the Policy:

Insuring Clauses	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Sub- Limits applicable to all plans
	1 Lac	3 Lac	5 lac	10 Lac	15 Lac	20 Lac	25 Lac	50 Lac	75 Lac	100 Lac	
Identity Theft Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10%
Social Media Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10%
Cyber Stalking Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10%
IT Theft Loss Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	25%
Malware Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10%
Phishing Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	25%
E-mail Spoofing Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	15%
Media Liability Claims Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10%
Cyber Extortion Cover	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10%
Privacy Breach and Data Breach by Third Party	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	10%
IT Consultant Services Cover	2500	5000	7500	10000	12500	15000	17500	20000	25000	25000	
Premium*	662	1395	1823	2848	3696	4187	4545	6156	7589	8933	

\* Premiums are exclusive of GST  
Disclaimer: The above information is only indicative in nature and for more details on the coverage, terms and exclusions, please get in touch with our nearest office.

**Section 41 of Insurance Act 1938:**

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (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 or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.

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**BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.**  
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA,  
PUNE - 411006. IRDA REG NO.: 113.

**FOR ANY QUERY (TOLL FREE)**  
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For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

CIN: U66010PN2000PLC015329 | UIN: IRDAN113P0003V01201718

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Policy holders can download Insurance Wallet for one -touch access Available on:

# BAJAJ ALLIANZ INDIVIDUAL CYBER SAFE INSURANCE POLICY



*Caringly yours*



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