

## Prospectus- Cyber Defence Insurance



### Why do I need Cyber Defence Insurance?

**Cyber Defence Insurance** is designed to protect your business against a number of cyber exposures – from hacking attacks and viruses to privacy breaches and theft of data.

It provides cover for direct costs to your business as well as claims from third parties, and also covers expenses associated with defending cyber claims, such as legal defence costs.

- You are protected against the loss of sensitive personal and corporate information caused by theft or altering of data, virus or malware, denial of service, and other losses of data from your computer systems or from your service providers (for example from the Cloud or your internet service provider)
- A cyber event can cause significant reputational damage in terms of both the reputation of the business and that of the senior executives. **Cyber Defence Insurance** helps you to minimise this damage to your brand and senior executives' reputations by providing cover for the cost of engaging external public relations consultancy services.
- Despite best efforts, cyber breaches by employees can happen. **Cyber Defence Insurance** covers your liability in the event you are sued as a result of information provided in your multimedia – such as on your website or in your company brochures. This could be caused by a breach of copyright, plagiarism, defamation, libel or slander.

- A cyber event can significantly impact your business financially. **Cyber Defence Insurance** covers you for loss of profits or revenue arising from a hacking attack or virus, damage to your computer systems, or operational error by an employee or service provider.

## **FEATURES, BENEFITS AND EXTENSIONS**

### **Cyber Defence Insurance provides cover for:**

#### **Privacy**

- Loss of personal or corporate information (including employee information)
- Loss of personal information held by service providers (for example, the Cloud, or internet service providers)
- Defence costs

#### **System damage**

- Rectification costs towards lost, damaged or destroyed IT systems and IT records/data
- Costs of external IT forensic or security consultants

#### **Business interruption**

- Loss of profits due to a cyber event (with no indemnity period restriction, subject to a time excess of 12 hours)

#### **Computer virus, transmission and hacking**

- Liability arising from hacker attacks or viruses.
- Loss or theft of your data (or data for which you are responsible).
- Loss by malware, phishing emails or denial of services attacks.
- Attacks by employees and third parties.

#### **Cyber Extortion**

- Payment of ransom, or costs associated with negotiating or mediating due to an extortion attempt.
- Crisis management costs.

#### **Multimedia liability**

- Protection against libel, slander or defamation.
- Cover for infringement of copyright, trademarks and trade names – on all your marketing material (digital or print).
- Covers your defence costs and third party's costs.

#### **Breach of statutory duties**

- Breach of statutory duty from E-Commerce business.
- Defence costs and compensation.

### **Policy Extensions**

- Brand Protection Cover
- Personal Reputation Cover
- Privacy Fines & Investigations
- Privacy Breach Notification & Loss Mitigation
- Advancement of Defence Costs
- Continuous Cover
- Extended Reporting Period
- Former subsidiaries run-off cover
- Merged and/or newly acquired subsidiaries
- Reward Expenses Cover
- Computer Crime

### **General**

- All subsidiaries (both new and former).
- All past, present and future directors, officers and employees.
- Your estate, spouse, heirs, and legal representatives.

### **Additional benefits**

- 24/7 incident response team.
- Advancement of defence costs.
- 30 days Extended reporting period.
- Reward Expenses.
- Payment Card Industry Fines and Penalties.

### **Exclusions**

- **Known Claims and Known Circumstances**
- **Foreign jurisdictions**
- **Intellectual Property Rights Infringement**
- **Breach of Professional Duty**
- **Charge Backs**
- **Enforcement Order**
- **Failure or fitness of goods or services**
- **Internet infrastructure failure**
- **Satellite Failures, Electrical or Mechanical Failures**
- **Wilful or dishonest acts of principals**
- **Related Parties**
- **Fines, Penalties, Punitive and Exemplary damages**
- **Insolvency**
- **Pollution, Nuclear Risks, War & Terrorism**

- **Trade Debt**
- **Profit**
- **Asbestos**
- **Bodily Injury and/or Property Damage**
- **Government Confiscation**
- **Sanctions**
- **Unfair Trade Practices**
- **PCI Implementation**
- **Discrimination**
- **Trading**

## In the event of a claim

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Kindly approach SBIGIC through

- Call us at our Toll-Free number- 1800 22 1111/1800 102 1111
- Email us at [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in)
- Fax us at 1800 22 7244/1800 102 7244
- Submitting manual claim form at any of SBIGIC's branch
- Your Insurance Representative

Visit our website [www.sbigeneral.in](http://www.sbigeneral.in)

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**SBI General Insurance Company Limited - Prospectus**

Corporate & Registered Office: 📍 'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 / CIN: U66000MH2009PLC190546 / 📞 Tel.: +91 22 42412000 / 🌐 [www.sbigeneral.in](http://www.sbigeneral.in) / Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license / IRDAI Registration Number 144 / Product Name - Cyber Defence Insurance / UIN: IRDAN144CP0002V01201819 / IRDAI Reg No 144

**Insurance Act,1938, Section 41-Prohibition of Rebates**

1. 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 or 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 prospectuses or tables of the Insurer
2. 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.

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION

"Natraj" 301, Junction of Western Express Highway & Andheri Kurla - Road, Andheri (East)  
Mumbai - 400 069