



India is witnessing an unprecedented increase in internet usage. With higher use of digital platforms, cyber fraud is growing at an increasing rate. You may unknowingly fall prey to cyber incidents like unauthorised online transactions, phishing, email spoofing, etc. which can result in financial losses. Apart from this, there is a risk of reputation loss due to cyber bullying, defamation etc. arising from exposure on social media.

Cyber Secure policy is designed keeping these in mind and it ensures that you get optimum protection against potential cyber threats and risks.

Cover Details

Cyber Secure provides protection against losses arising due to cyber risks and frauds. The policy broadly offers the following covers.

- **Digital Theft of Funds:** Under this cover, the policy covers financial losses arising due to theft of funds from the bank account, mobile wallets, debit/ credit cards arising from incidents such as unauthorised access, hacking, phishing, introduction of malware, etc.
- **E-Reputation Loss and E-Extortion Threat:** Under this cover, policy will reimburse the cost of IT specialist, counselling costs, legal costs, lost wages due to incidents of cyber bullying or defamation. The policy will also cover legal costs, cost of IT specialist or money paid to end an Extortion threat.
- **Data Recovery:** Under this cover, the policy provides for the cost of IT specialist to restore data lost, altered, corrupted or destroyed due to malware, virus, crypto-ware, etc.
- **Media Liability:** The policy also covers the amount legally liable towards a third party for defamation, breach of privacy, etc. resulting from the insured's online media activities

Exclusions#

Before buying a policy, it is important to note the exclusions listed below, which are not covered under the policy.

Dishonest or Improper Conduct | Bodily Injury | Property Damage | Any activities carried out for business or professional purposes | Intellectual Property and Trade Secrets | Prior Acts | Any loss or damage caused by the order of any government authority | War | Terrorism including cyber terrorism

Premium Illustration

Sum Insured and Premium illustration table for customers opting for the mentioned covers.

- Digital Theft of Funds
- E-Reputation Loss and E-Extortion Threat
- Data Recovery (Limited upto 10% of the Annual SI)
- Media Liability (Limited upto 10% of the Annual SI)

Premium - inclusive of GST.

Sum Insured	₹1,00,000	₹5,00,000	₹10,00,000
Individual Premium	₹2,360	₹4,425	₹6,608

1800 266 4545 | care@zurichkotak.com | www.zurichkotak.com

Zurich Kotak General Insurance Company (India) Limited (formerly known as Kotak Mahindra General Insurance Company Limited)

CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152. Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai - 400063. Maharashtra, India. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and Zurich Insurance Company Ltd. and is used by Zurich Kotak General Insurance Company (India) Limited under license. The advertisement contains only an indication of the covers offered. #For more details on risk factors, terms, conditions, coverages and exclusions, please read the sales brochure/policy wordings carefully before concluding a sale.

Cyber Secure UIN: IRDAN152RP0001V02202021. UID: 3596

Statutory Warning - Prohibition Of Rebates (Under Section 41 of Insurance Act 1938) • 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 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.

Note: For more details, refer Policy wordings available on our website www.zurichkotak.com