

# Digital Protection Policy

Policy ID: UIN: IRDAN134CP0045V01202324 | Category: Liability - Cyber / Personal

Provider: Universal Sampo General Insurance

## 1. Policy Period & Validity

Standard Duration: 1 Year  
Validity Basis: Annual Renewal

## 2. Policy Overview

A cyber insurance policy for individuals and businesses to protect against financial loss and legal liability arising from cyber-attacks, identity theft, and online fraud.

**Ideal For:** *Individuals using digital banking/social media, and Companies handling customer data.*

## 3. Eligibility Criteria

- **User:** Internet users, Credit Card holders, E-commerce users.

## 4. Sum Insured Eligibility

- **Limit:** Aggregate Limit of Liability (e.g., Rs 1 Lakh, 5 Lakhs).

## 5. Scope of Coverage

- **Theft of Funds:** Unauthorized transactions from bank/wallets.
- **Identity Theft:** Cost of restoring identity, legal fees, re-issuance of documents.
- **Data Restoration:** Cost to restore corrupted data/software.
- **Cyber Bullying:** Counseling costs and legal action against bullies.
- **Online Shopping:** Non-delivery of goods paid for online.

## 7. Major Exclusions

- x Gross Negligence: Sharing OTP/Passwords voluntarily.
- x Unencrypted Devices: Loss from non-secured devices.
- x Currency: Crypto-currency losses excluded.
- x Business Loss: Trading losses or loss of business income.

## 8. Claims & Administration

### Claims Procedure:

- Notice: Notify Bank and Insurer within 24-48 hours.
- Police: Cyber Cell FIR mandatory for fund theft.

**Policy Terms:**

- Discovery Period: Cover valid for events discovered during the policy period.