



CYBER INSURANCE: HANDGUIDE



Bobble AI

BharatSure



**CYBER INSURANCE:
COVERAGE NOTE**

Following are the policy features of the Cyber Insurance coverage

Particulars	Policy Features
Sum Insured with Sub-limits	Theft of funds - ₹25,000 Online shopping- ₹10,000 Cyber Bullying / Stalking / Loss of Reputation- ₹10,000
Policy Period	12 months
Coverage	Self only
Insurance Partner	Universal Sompo General Insurance
Inclusions	<ol style="list-style-type: none">Theft of funds<ul style="list-style-type: none">Digital theft of funds from your bank account, credit cards, debit cards and digital walletsAny financial loss due to phishing or email spoofingOnline Shopping<ul style="list-style-type: none">Pure financial loss due to online payment for the purchase of goods or services which are not delivered or renderedCyber Bullying / Stalking / Loss of Reputation<ul style="list-style-type: none">Pure financial loss arising due to cyber bullying, online stalking, or publication of defamatory or malicious content on digital platforms, including expenses towards legal support, content takedown and reputation management.



CYBER INSURANCE: COVERAGE NOTE

What is not covered?

1. **Tangible property** - loss of or damage to tangible property and consequential losses resulting.
2. **Investment or trading losses** – Inability to sell, transfer, or dispose of securities
3. Gross negligence in protecting your data
4. Bodily injury, psychological harm, trauma, illness, or death
5. Misappropriation, theft, infringement, or disclosure of any intellectual property
6. Loss, misplacement, destruction, modification, unavailability, inaccessibility of, and/or delay in trading with cryptocurrencies, consisting of coins, tokens, public and/or private keys
7. Failure/outage of third-party infrastructure (telecom, internet, electricity, gas, water)
8. Gambling.



CYBER INSURANCE: SCENARIOS

1. Phishing Attack:



Ms. Y receives an email saying her bank account has been compromised.



Panicking, she clicks on the link in the email and provides her login credentials on a fake website



The attacker uses this information to transfer money out of her account.

Through this cover, you will be indemnified for the lost money and cost of investigating the fraud, if any, till the sum insured mentioned in this policy

2. Hacking or Unauthorised access:



A hacker gets access to Mr. Y's weak bank password



And transfers money from his bank account to their account

Through this cover, you will be indemnified for the lost money till the sum insured mentioned in this policy



3. Online Shopping



Ms. Y shops from a genuine looking ecommerce marketplace



But receives fake goods or goods are not delivered & the seller is now absconding

Through this cover, you will be indemnified of any pure financial loss till the sum insured mentioned in this policy

4. Cyber Bullying / Stalking / Loss of Reputation



Ms. Y faces online harassment / stalking / defamatory posts



False, abusive, or malicious content is circulated on social media or digital platforms



Her mental well-being and personal or professional reputation are impacted

Through this cover, you will be indemnified of any pure financial loss till the sum insured mentioned in this policy



**Bobble AI****Bharatsure****CYBER INSURANCE:
CLAIMS PROCESS**

Step 1: Claim Intimation—Inform/Report the incident on Claims Helpline No. (+91 - 90213 23456) or email us at care@bharatsure.com within 24 hours of the incident. Also, file an FIR in the nearest police station/ Cyber Crime Cell and email your bank informing them about the incident.

Bharatsure team will support you with a policy e-card copy in case you do not have it handy.

Sr No.	Designation	Escalation Matrix
Level 1	Claims Helpline	Helpline No. +91 - 90213 23456 or email at care@bharatsure.com
Level 2	Claims Manager	Email to sakshi@bharatsure.com
Level 3	Program	Email to jessica@bharatsure.com

Step 2: Claim Submission (Documents Request)

The insured must provide the relevant documents to us within 7 days of reporting the incident

Documents Required

- Incident Report – When, how, and what happened.
- Evidence of Breach – Logs, screenshots, or other proof.
- Insurance Policy – Copy of cyber liability policy.
- Breach Notification – Sent to individuals or regulators.
- Incident Response Plan – Steps taken to mitigate the breach.
- Legal Notices – Any related legal communications.
- Financial Loss Proof – Invoices, statements, or loss calculations.
- Forensic Report – Cybersecurity firm report (if available).
- Communication Records – With customers, partners, or stakeholders.
- Restoration Costs – Expenses for restoring systems/data.
- Bank details (Account no, MICR code, IFSC code, Bank Name)

Step 3: Claim Settlement

- Universal Sompo's in-house team will review the case and request any additional pending documents.
- Claims will be settled within 15 days of the valid submission.
- In case the documents are not received, multiple (3) reminders will be sent to the insured. Post that a closure notice will be sent to the insured and the claim will be closed without the payment.