

## Sum Insured, Premium & Deductible

### Option I

SI ₹ 15,000  
₹ 375 + GST

### Option II

SI ₹ 25,000  
₹ 500 + GST

### Option III

SI ₹ 50,000  
₹ 750 + GST

### Option IV

SI ₹ 1,00,000  
₹ 1000 + GST



For option I & II - 5% of claim amount subject to minimum of Rs. 500/-  
For option III & IV - 5% of claim amount subject to minimum of Rs. 1000/-



विस्तृत शर्तों एवं नियमों के लिए कृपया हमारे वेबसाइट में उपलब्ध  
पॉलिसी दस्तावेज़ और प्रोस्पेक्ट्स का संदर्भ लें

[www.newindia.co.in](http://www.newindia.co.in)

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Head Office : New India Assurance Building, 87, M. G. Road, Fort, Mumbai - 400 001, INDIA.

आई आर डी ए पंजीकृत संख्या : 190 सीआईएन : L66000MH1919G01000526

IRDAI REGN NO.: 190 CIN: L66000MH1919G01000526

VAIKUNTH PRINTS | vaikunth\_p2009@yahoo.in



# MyCyber INSURANCE

Trusted by millions



# Introduction

## Focus

Retail segment

## Customer -

Persons who use internet for transactions and shopping

## Product Category -

Retail Cyber policy

## Product Category -

MyCyber Insurance Policy



# Coverages

## Section I: Unauthorized transaction

- Insurer shall pay Insured, up to the limit mentioned in the Policy Schedule, for Insured's direct financial loss arising out of
  - Theft of funds due to an Unauthorized Transaction, and first occurring during the Policy Period and reported to Bank / debit or credit card issuer/mobile or digital wallet, as the case may be, and Insurer, within 48 hours upon discovery (and in any case during the Policy Period) of such transaction. And;
  - As a consequence of Insured being a victim of a Cyber Incident or Hacking, provided that the Insured report to the issuing bank or the Mobile Wallet company within 48 hours after discovery of the Theft of Funds.
  - Theft of funds arising due to unauthorized access, malicious act or malware phishing, spoofing stand covered.



## Section II : Online purchase transactions

Insurer will reimburse Insured for his/her Direct and Pure Financial Loss due to transactions on the internet via payment card or Mobile Wallet that he/she has been dishonestly induced to enter by a Third Party by electronic means to make a purchase of goods or services which are not delivered or rendered; provided that:

Insured can show that he/she has made reasonable attempts to seek a recovery or refund from the Third Party and/or seller of the goods and services to indemnify him/her for his/her financial loss; and

The fraud event is reported by insured to his/her card issuer or bank or other relevant entity within 48 hours of discovery by him/her; and

Insured card issuer or bank or other relevant entity refuses in writing to reimburse his/her for transactions made by him/her as a result of the fraud.



# Exclusions

- Consequential loss or damage of any kind including loss suffered by any Third party
- Insured's failure to take precautions to safeguard Insured's Personal Information, Bank Accounts and/or Credit/Debit Cards and or mobile wallets information or one time password(OTP)
- Loss of or damage to tangible property and any consequential losses resulting therefrom
- Any actual physical injury (other than emotional distress, mental injury), sickness, disease, disability, or death of any person
- Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities
- Any legal proceedings which commenced prior to inception of this Policy
- Any actual or alleged plagiarism or infringement of any trade secret, registered patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property
- Any distribution of unsolicited correspondence or communications (Whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing
- Gambling
- Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange and the like.
- Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency etc.
- Detailed conditions, exclusions, etc – as per policy wording.

\* Conditions Apply