

Retail Cyber Policy

Retail cyber-insurance is specially designed to protect individuals from a variety of cyber incidents like cyber-extortion, data breach causing identity misuse, business interruption & network damages due to malware attacks, unauthorized transactions and lot more which results to huge expense retail cyber. Cover available upto 1 Cr

Coverage

- **Fraudulent Transaction / Un-authorized Transaction**
Financial loss due to fraudulent use of bank account, Credit card and mobile wallets
- **Identity Misuse**
Expenses incurred for legal protection in cases of misuse of personal information over the internet to procure loans or credit instruments after an identity theft.
- **Cyber Extortion**
Financial loss incurred in preventing or ending the cyber extortion/security threat
- **Legal Protection**
Lost wages & legal expenses arising out of any covered risk
- **Computer Virus Attack**
Expenses incurred in restoring digital data deleted or corrupted due to computer Malware/Trojan
- **Digital Reputational Loss**
Covers expenses incurred in restoring digital reputation by removing harmful or objectionable publication from and individual's personal profiles on social media accounts on the internet
- **Cyberbullying**
Expenses incurred for a cyber-psychologist consultation required by any insured family member, in case an incident of online harassment & defamation of character results into a depressing mental situation or the like.

Exclusions

- **Intentional Losses**
- **Pre-Existing Incidents**
- **Any physical injury or Property Damage**
- **Delayed Claim reporting**
- **Unexplained Losses**
- **Non-personal (Business related) claims**