

About MSIG Indonesia

PT Asuransi MSIG Indonesia, part of the MS&AD Insurance Group, is a general insurance company in Indonesia that has been operating since 1975 and continues to grow. With years of experience, we bring our deeply rooted values. We look beyond the things insured and see the heart in everything.

Our mission is to contribute to the development of a vibrant society and help secure a sound future of the planet, by enabling safety and peace of mind through the global insurance and financial services business.

For further information about the product, please scan the following QR code:

**HEAD OFFICE:****PT Asuransi MSIG Indonesia**

Summitmas II Building, 15th Floor
Jl. Jenderal Sudirman Kav. 61 - 62
Jakarta 12190, Indonesia

Phone : (021) 252 3110 (Hunting)
Fax : (021) 252 6761 (General)
Email : msig@id.msig-asia.com
URL : www.msig.co.id

[msigid](#) | [msig_id](#) | [@msig_id](#) | [MSIG Indonesia](#)

COMPLAINT SERVICE CONTACT:

Phone : (021) 252 3110 (Hunting)
Email : customer@id.msig-asia.com

BRANCH & REPRESENTATIVE OFFICE :

Bandung	Phone (022) 3000 0851, 3000 0852 - idn_bandung@id.msig-asia.com
Batam	Phone (0770) 611 550, 611 161 - idn_batam@id.msig-asia.com
Denpasar	Phone (0361) 471 7227, 471 7228 - idn_denpasar@id.msig-asia.com
Medan	Phone (061) 452 8783, 452 8795 - idn_medan@id.msig-asia.com
Palembang	Phone (0711) 563 0711, 563 0712 - idn_palembang@id.msig-asia.com
Semarang	Phone (024) 841 7010, 841 7013 - idn_semarang@id.msig-asia.com
Surabaya	Phone (031) 531 8876, 531 8496 - idn_surabaya@id.msig-asia.com

PT Asuransi MSIG Indonesia is licensed and supervised by Financial Services Authority (OJK)



This brochure only contains general information about Personal Cyber Lines Insurance and does not define an insurance contract/agreement. Details of the conditions of coverage and exclusions are stated in the Policy. The Insured must read and understand the Policy.

PERSONAL CYBER LINES INSURANCE**A Safety Net for Your Digital Everyday**

**PROTECTING
GOALS
POWERING
FUTURES**

A Member of **MS&AD INSURANCE GROUP**

**Personal Cyber Lines Insurance**

A Safety Net for Your Digital Everyday

Personal Cyber Lines Insurance is an insurance product designed to protect individuals from risks associated with online activities, such as identity theft, account hacking, or misuse of personal information that could lead to financial loss. This product offers broader protection against the growing threats in the digital world, such as cyberattacks and other forms of cybercrime.

► Coverage

1. Identity Theft
2. Online Shopping
3. Theft of Funds
4. Cyber Extortion
5. Data Restoration (Malware Decontamination)/ Device Replacement

► Product Benefit**1. Identity Theft**

Cover the cost incurred to recovery from an identity theft, e.g. cost to reestablish the Insured personal documents and online identity. This would include any lost wages of the Insured for out of the office to reestablish the Insured's identity.

2. Online Shopping

Cover the loss of money for being tricked into buying goods online from a dishonest third party and there for having the money stolen.

3. Theft of Funds

Cover the theft of money arising from a phishing or spoofing incident on the Insured's mobile device or via a smart device at the Insured's home.

4. Cyber Extortion

The provide cover for the costs of experts required support the Insured manage a cyber extortion threat. (Note: we do not cover any ransom payments).

5. Data Restoration (Malware Decontamination)

Cover the cost of engaging an IT professional to help restore data on the Insured's mobile device as a result of malware infection.

Device Replacement

Reimburse you for any reasonable costs to replace your personal device if an IT expert involved by us has determined that the replacement of the entire or parts of the personal device will be more efficient and economical than restore your data.

Exclusion

1. Insured events or circumstances that could reasonably lead to an insured event which are known by you prior to the inception of this policy.
2. Intentional, malicious, dishonest, deliberate or reckless act.
3. Any professional or business activity.
4. Any type of war.
5. Loss of or damage to tangible property.
6. Investment or trading losses.
7. Bodily injury, psychological harm trauma, illness or death.
8. Misappropriation, theft, infringement or disclosure of any intellectual property.
9. Insured against another Insured.
10. Contractual liability.
11. Any costs of betterment of your personal device.
12. Any type of cryptocurrencies.
13. Gambling.
14. Failure, interruption, degradation or outage of infrastructure or related services of the following third-party providers.

In the event of legal claims from a third party, the Insured must:

1 Report on the loss experienced by the Insured through:

- Visiting the nearest Asuransi MSIG Indonesia office to the Insured in person.
- Contacting via phone at 1500 674 (MSI).

Claim Submission

A. Reporting. The Insured must report as soon as possible that it is reasonably practicable to us or to the incident response provider any actual insured event, which may give rise to payment under this policy.

B. Assistance and cooperation. You shall:

- ★ Cooperate with us or the incident response provider including preserving any hardware, software and data;
- ★ Provide all documents and information and render all assistance as reasonably requested by us or the incident response provider, and;
- ★ Assist in the conduct of suits, in making settlements, and in enforcing any right of contribution or indemnity against any person or organization that may be liable to you because of acts, errors, or omissions covered under this policy.

C. Claims against the Insured. You must not, without our prior written consent, admit liability for, pay, settle or prejudice against any third-party claim. You must assist us in investigating, defending and settling the third-party claim, and assist any lawyer or other expert we appoint on your behalf to defend the third-party claim. You must pay the deductible to any third party we require to comply with any settlement.

If we have directly indemnified any third party, you must immediately reimburse us for the amount of the applicable deductible.

The Insured is required to submit the following supporting documents for the claim:

- ★ The completed, signed, and stamped claim record.
- ★ The incident report detailing the chronology of the loss.
- ★ Other related documents/information.

2 After all claim documents and data are complete, our team will further analyze the claim. This is to determine the compensation value and the reimbursement process to be followed.

3 Once the compensation process is approved, payment will be made to the Insured.

The Insured who has a complaint regarding this insurance product may:

- a. Customers can report complaints through the following channels:
 - Email : customer@id.msig-asia.com
 - Website : www.msig.co.id
 - Phone : 1500 674 (MSI)
 - By contacting staff/PIC at the Head Office and Branches
 - By visiting the Head Office and Branches directly
- b. The Insurer will respond within a maximum of 5 working days for verbal complaints and 10 working days for written complaints after the complaint is received.
- c. If necessary, the customer must provide additional information and support documents.
- d. The Insurer will process the complaint and provide a final response to the customer regarding the submitted complaint.

Disclaimer

1. Personal Lines Cyber Insurance is not a product of the Bank.
2. The price paid already includes the Bank's commission.
3. This product is distributed through MSIG Indonesia's partner channels. Currently, the product is available for purchase by Jenius users via the Jenius application.