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Q60

In India, under cyber insurance for individuals, which of the following benefits are generally covered, in addition to payment for the loss of funds and other benefits? 1. Cost of restoration of the computer system in case of malware disrupting access to one's computer 2. Cost of a new computer if some miscreant wilfully damages it, if proved so 3. Cost of hiring a specialized consultant to minimize the loss in case of cyber extortion 4. Cost of defence in the Court of Law if any third-party files a suit Select the correct answer using the code given below: (a) 1, 2 and 4 only (b) 1, 3 and 4 only (c) 2 and 3 only (d) 1, 2, 3 and 4 Official key: B.

UPSC Civil Services Prelims 2020 · General Studies · 2 marks · Current Affairs and GK

Current events, government schemes, miscellaneous GK - Prelims GS Paper I.

Explanation

(a)

1, 2 and 4 only. A new computer after wilful damage is usually excluded; consultant/legal costs can be in.

(b) Official key

1, 3 and 4 only. Malware restoration, specialist consultant, and legal defence. Replacing a physically smashed PC is not a standard cyber cover.

(c)

2 and 3 only. Keeps the smashed-PC limb.

(d)

All four. Statement 2 fails.

Summary

Official key is (b) 1, 3 and 4 only. Individual cyber policies typically pay to restore systems after malware, hire incident help, and fund certain legal defence. They do not buy a new computer because someone smashed it.

Related possible facts

These can be asked in a future Prelims paper.

Cyber insurance

First-party restoration + third-party liability.

Exclusions

Wear, physical smash, poor upkeep.

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