

This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalized to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in the insurance policy.

## What is this type of insurance?

This insurance policy provides cover against cyber risks and the use of the internet.



### What is insured?

- ✓ Cyber threat or Cyber attack;
- ✓ Cyber theft;
- ✓ Restriction of Access;
- ✓ Support against Third party liability.



### What is not insured?

- The Company shall not be liable for claims arising from:
- ✗ Physical loss or damage to tangible property;
  - ✗ Loss arising from the failure of services;
  - ✗ Consequential loss or damage;
  - ✗ Costs or retrieving, repairing or replacing any digital data;
  - ✗ Business interruption;
  - ✗ Regulatory fines and penalties;
  - ✗ Cyber risk which is not specifically mentioned in the Insurance Policy;
  - ✗ Incident occurring outside of the country of where your business is located;
  - ✗ Infringement of any intellectual property rights.



## Are there any restrictions on cover?

In order for the insurer to provide some of the coverages, the insured shall have to have installed a recommended Protection Security Solution.



## Where am I covered?

The policy is valid solely in the country where your business is located.



## What are my obligations?

- You shall take all reasonable precautions to safeguard your digital assets and identity;
- You shall notify the Company during the period of insurance of any threat or potential threat;
- You must take reasonable care to give us complete and accurate answers to any questions we ask regarding your policy;
- You must adhere to the terms, provisions and clauses of this policy – failure to do so could affect your cover;
- You must inform us about any incident as soon as possible, so we can advise you what to do next and help you settle any claim.



## When and how do I pay?

You can pay your premium to your insurance intermediary or by Credit or Debit Card or by Direct Debit prior to inception.



## When does the coverage start and end?

The period of insurance commences on the start date as specified in your policy, for the duration specified in your policy.



## How do I cancel the contract?

You can cancel the Policy at any time. Premium will be returned to you on a pro rata basis..