

This document provides a summary of the key information relating to this Cyber insurance policy. It does not reflect the individual terms and conditions of your insurance contract. Complete pre-contractual and contractual information of the Cyber Insurance product is provided in your insurance contract and the other documents thereto (Schedule, Wording, Submission and Endorsements).

What is this type of insurance?

Cyber insurance policy is designed to help Insured mitigate risk exposure by offsetting costs involved with recovery after a cyber-related security breach, disclosure of personal information or similar event.

This insurance is specifically designed to provide protection against cyber risks that could damage and/or restrict access to your business and reputation.

The Policy also provides coverage for Privacy Liability claims, including claims under the Personal Data Protection Legislation (GDPR), legal costs and regulatory fines.



What is covered by the insurance?

Cyber Insurance covers the following risks:

First-Party Coverage:

- ✓ Cyber threat or Cyber attack;
- ✓ Cyber Business Interruption;
- ✓ Cyber Extortion

✓ Breach Response including;

- 1) Breach Legal Costs;
- 2) Breach Forensic Costs
- 3) Call Centre Costs
- 4) Credit Monitoring Costs
- 5) Crisis Management Costs
- 6) Regulatory Notification Costs

Third-Party Coverage:

- ✓ Privacy liability claims;
- ✓ Internet Media liability claims
- ✓ PCI Security Standards Fines and Penalties
- ✓ Regulatory Defence and Penalties claims

Optional extensions:

- ✓ Cyber Terrorism
- ✓ Personal Reputation cover



What is not covered by the insurance?

The insurer shall not cover and compensate the Insured for the following events/risks:

- ✗ Bodily injury other than mental anguish, mental injury or illness, emotional distress and shock;
- ✗ Property damage to tangible property other than digital assets;
- ✗ War, strikes, riots, nuclear risks;
- ✗ Any pre-existing facts, circumstances situations, transactions, events, claims known and / or occurring before the start date or the specified retroactive date of the policy;
- ✗ Any prior and/or pending litigation, administrative or regulatory proceeding;
- ✗ Intentional, criminal and fraudulent acts by any principal, partner or director of the Insured;
- ✗ Professional liability;
- ✗ Any failure, outage, or disruption of power, utility services, satellites, or telecommunications external services out of the Insured's operational control;
- ✗ Infringement, misuse or abuse of patent or patent rights, ideas and/ or trade secrets of third parties;
- ✗ Infrastructure or Security Failure: arising out of, based upon or attributable to any: (i) mechanical failure; (ii) electrical failure, including any electrical power interruption, surge, brownout or black out; or (iii) telecommunications or satellite systems failure
- ✗ Security breach caused by a DDoS attack targeting public shared cloud services.

Other exclusions detailed in the General Terms and Conditions of Insurance.



Are there any coverage restrictions?

! The Insurer's liability for all damages and costs payable under the insurance will not be more than the limit of liability specified on the Policy.

! The Insurer does not cover the amount of the deductible specified in the Policy, defined as the lump sum or as percentage of the claim amount.



Where I am covered by insurance?

The insurance contract covers events on the Territorial Scope specified in the Policy.



What are my duties?

When signing the contract

- The Insured must provide accurate and comprehensive material circumstances for which the Insurer has requested information and which the Insured is aware of and are relevant for the risk assessment.

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During the contract

- The Insured must immediately notify in writing the Insurer for all new circumstances for which the Insurer requested information during the concluding the contract, as well as for those that may increase the risk under the policy.
- The Insured must notify the Insurer in writing of any change to the correspondence address, e-mail address or telephone number specified in the insurance contract within seven days of their change;
- The Insured must pay the insurance premium on the due dates specified in the insurance contract.

In case of a Loss or Claim

- In case of a Loss or Claim to inform the Insurer as soon as reasonably possible but not later than 7 days after the incident/ event and to follow all instructions given by the Insurer;
- Upon request to provide the Insurer with full information on incident, event or claims and assist in clarifying all circumstances concerning such on incident, event or claims

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When and how do I pay?

- At the conclusion of the insurance contract you must pay the total amount due (including insurance premium and tax) in full or as agreed in the Policy.
- You can pay the amount due in cash, through an ATM or in bank transfer into the Insurer's account. If the payment is made by bank transfer, you may need to pay additional fees for the bank transfer according to the bank's tariff.



When does the cover start and end?

Insurance coverage starts at 00.00 on the day indicated for the beginning of the coverage and ends at 24.00 on the day indicated for the end in the Policy.



How do I cancel the contract?

- You may terminate the insurance contract by giving a written notice to the Insurer. The termination shall take effect within 14 days after the notification is received by the Insurer.
- Provided that there no claims have been filed, paid or expected to be paid, the Insurer shall refund only the part of the premium for the unexpired part of the contract (if it has already been paid by the Insured).