

Insurance Product Information Document

This insurance is administered by Bewica Limited and underwritten by AmTrust at Lloyd's Limited. Bewica is authorised and regulated by the Financial Conduct Authority under the registration number 791243. AmTrust at Lloyd's is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with reference number 204947.

The following summary does not contain the full terms and conditions. These can be found in your policy documentation (comprised of the insurance policy wording and schedule).

What is this type of insurance?

Cyber insurance provides support following **data breaches and cyber attacks**. It gives you 24/7 access to our incident manager who will arrange for you to be provided with the services of our IT, legal and other cyber response experts. It pays for the costs of these and your own experts, informing clients, third-party damages, meeting ransom demands and loss of your income or increased costs of working.



What is insured?

- ✓ 24/7 access to our **incident manager team and cyber response experts**.
- ✓ **Breach expenses:** External costs to manage a breach namely IT forensic, legal, regulator / data subject notification, call centre and credit monitoring costs. This includes cost of our panel of experts as well as your own suppliers.
- ✓ **Claims against you:** Third-party damages and legal defence following an (IT) security or data breach and certain media events (namely IP infringement and defamation).
- ✓ **Data recovery & special expenses:** External costs to restore damaged or destroyed data and to prevent further damage to your IT systems.
- ✓ **Business interruption:** Loss of income to your business and any increased costs of working arising from a computer system disruption resulting from a computer system attack or computer system breach.
- ✓ **Regulatory fines, penalties and costs:** Fines or penalties a regulator levies against you following a data breach and associated legal costs, to the extent insurable by law.
- ✓ **Extortion monies:** Ransomware payments and other costs resulting from a cyber threat.
- ✓ **PCI fines, penalties & assessments:** Costs arising from a breach in payment card industry data security standards.

Optional: **Cyber theft:** Fraudulent transfer or other loss of your money or other financial assets resulting from a phishing or social engineering event.



What is not insured?

- ✗ Events that occurred or you knew about before your policy start date (or you first became insured with Bewica, if earlier).
- ✗ Damage to physical property.
- ✗ Physical injuries, illness or death.
- ✗ Failure or interruption of your internet access.
- ✗ Losses that result from **web-based access to email, accounting software or data sources** if they are not secured by a second authentication factor in addition to password (where available), such as generation of an additional code or SMS.
- ✗ Losses that result from **unencrypted portable devices** (such as laptops, mobile phones, USB sticks).



Are there any restrictions on cover?

- ! Specific restrictions (endorsements) may apply to your policy. These will be shown in your schedule.



Where am I covered?

- ✓ Worldwide



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask.
- You must tell us as soon as possible if there are any changes during the policy period which may materially affect this policy. A material change is one which might impact our decision to insure you or the terms we offer you and premium we charge.
- You must not admit liability nor make an offer or payment to a customer or other third party without our prior written agreement.
- You must provide notice to us as soon as reasonably practicable after the occurrence of an event which may result in a loss or claim.
- In a claim, you must provide assistance and cooperate with us and any representatives appointed on our behalf.
- You must not disclose to any third party your insurance cover and exclusions.



When and how do I pay?

You pay by debit or credit card. Payment will be taken immediately after you submit your details on the payment page. You can either pay for your policy in full or by equal monthly instalments which will be taken from your card on the same date each month.



When does the cover start and end?

Cover starts on the date you select. It ends 1 calendar year later (eg 13 August 18 to 12 August 19). We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel at any time by providing us with written notice by email (contact@bewica.com) or by physical mail to our office address (44 Great Marlborough Street, London, W1F 7JL). If you have not notified any actual or potential loss or claim, we will refund your premium pro-rata.