

Cyber Insurance

Insurance Product Information Document

Ecclesiastical Insurance

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 113848).



This document provides a summary of the key information relating to this Cyber insurance policy. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

This is a Cyber insurance policy for computer, data and cyber risks. The policy is designed to offer protection from cyber risks which could be damaging to your business and reputation.



What is insured?

Refer to the policy schedule for details of sums insured and sections covered.

Section 1 – Hardware

- ✓ Cover against loss, damage, theft, breakdown and corruption to your hardware (including portables and electronic office equipment)

Section 2 – Data corruption and extra cost

- ✓ Following damage to hardware, prevention of access or a cyber event:
 - the cost of reconfiguring your computer system including the cost of restoring data ; and
 - extra costs to reduce the disruption to functions carried out by your computer system

Section 3 – Cyber Crime

- ✓ Financial loss resulting from fraudulent input or change of data in your computer system leading to financial transactions impacting your accounts
- ✓ The cost of responding, and if we agree in writing, the payment of a ransom demand, if you are the victim of crime such as threat of damage to your computer system by virus, hacking, or disclosing your data

Section 4 – Cyber Liability

- ✓ Damages and defence costs arising from:
 - you or your service provider failing to secure dataor
 - you unintentionally transmitting a virus

Section 5 – Data-breach expense

- ✓ Expenses arising from your failure to keep to your data privacy obligations which results or may result in a data-breach

Section 6 – Cyber event – loss of business income

- ✓ Loss of income following a cyber event or prevention of access



What is not insured?

- ✗ The excess
- ✗ Loss or damage resulting from intentional acts
- ✗ Losses caused by atmospheric or environmental conditions causing interference with satellite signals

Section 1 –Hardware

- ✗ The cost of repairing damage covered by any manufacturer's warranty or maintenance contract

Section 2 – Data corruption and extra cost

- ✗ Data-breach expense (although this is covered under Section 5)
- ✗ The cost or loss caused by or resulting from an external network failure, unless resulting from physical damage to the network or other property

Section 3 – Cyber crime

- ✗ Financial loss resulting from fraudulent use of a credit or debit card

Section 4 – Cyber liability

- ✗ Deliberate defamation or disparagement
- ✗ Mistakes concerning your business in financial statements or representations
- ✗ Your breaking of corporate laws or regulations
- ✗ Infringement of patent
- ✗ Employer's liability, products liability or professional indemnity
- ✗ a condition applies to be registered with the relevant data protection authority or to have paid the relevant fee

Section 5 – Data-breach expense

- ✗ Costs to restore your computer systems and data although this cover is available under section 2 – Data corruption and extra cost

Section 6 – Cyber event – loss of business income

- ✗ The cost or loss caused by or resulting from an external network failure, unless resulting from physical damage to the network or other property
- ✗ Prevention of access cover is only provided in respect of closures ordered by An Garda Síochána or a public authority if it results from damage by fire, lightning, explosion or aircraft



Are there any restrictions on cover?

- ! If you (or anyone acting for you) make a claim that you know is in any way false or exaggerated, we will not pay the claim and we may cancel the policy
- ! There is a 'Cyber attack limit' which is the most we will pay in total for the period of insurance for all losses resulting from a cyber attack



Where am I covered?

- ✓ You are covered at the insured location, and within the territorial limits; these are shown in the quotation or schedule



What are my obligations?

- You must answer our questions honestly and with reasonable care when you take out, make changes to, and renew your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must tell us as soon as is reasonably possible any event which may result in a claim and report any claims resulting from theft, riot or malicious persons to An Garda Síochána as soon as possible
- You must co-operate fully with any claims investigation, pass on to us unanswered any legal correspondence and not admit liability
- If we ask, you must give us access to your location at an agreed date and time to carry out a risk survey
- You must ensure that your hardware is maintained, inspected and tested as recommended by the manufacturer, keep a record of maintenance and data back-up procedures and not continue to use hardware after damage
- You must back up original data at the frequency shown in the schedule. You must ensure that any service provider backs up your data in line with this required period. You must take precautions to make sure that all data is stored safely
- Your computer system must be protected by a virus-protection software package and protected by a firewall on all external gateways to the internet
- In respect of Cyber liability and Data breach expense you must ensure that appropriate procedures are in place to protect data



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments, you must make regular payments as detailed in your credit agreement. Refer to the policy schedule or direct debit payment schedule for details of frequency, number and duration of payments.



When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and normally lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 working days** of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid.

If you want to cancel after this period you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover. You will receive a refund of the part of your premium, which covers the cancelled period, providing this exceeds €30. We will not charge any administration fee.

If you purchased your policy through an insurance intermediary, please contact them in the first instance. If you did not purchase your policy through an intermediary, or you are unable to contact your intermediary, please use the details below:

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