

# 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.

##### Cover 1 – Cyber Liability

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

##### Cover 2 – Data-breach expense

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

##### Cover 3 – Computer system damage data extra cost and business income

- ✓ Provides cover for your computer system, and the computer system of your service providers, against:
  - loss
  - damage
  - theft
  - breakdown
  - corruptionwhich occurs as a result of a cyber event
- ✓ Provides cover for extra costs to reduce the disruption to functions carried out by your computer system which arises as a result of a cyber event
- ✓ Loss of income following a cyber event

##### Cover 4 – Cyber Crime

- ✓ Financial loss resulting from fraudulent input or change of data in your computer system, or the computer system of your service providers, 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



#### 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
- ✗ 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
- ✗ The cost of normal computer system maintenance

##### Cover 3 – Computer system damage data extra cost and business income

- ✗ The cost or loss caused by or resulting from failure or interruption of any:
  - gas or water supply
  - electrical power supply network or telecommunications networkunless resulting from physical damage to the network or other property

##### Cover 4 – Cyber crime

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



### 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?

- ✓ There are no territorial limits under this policy



### 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 least once every 7 days. 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
- 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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