

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 **cyber attacks and data breaches**. 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, PR, regulator / data subject notification, call centre and credit monitoring costs. This includes cost of our panel of experts as well as your own suppliers
- ✓ **Extortion monies:** Ransomware payments and other costs resulting from a cyber threat
- ✓ **Claims against you:** Third-party damages and legal defence following an (IT) security breach, data breach and a number of other insured data and media events
- ✓ **Business interruption:** Loss of income to your business and increased costs of working resulting from an (IT) security breach, cyber attack or data breach
- ✓ **Customer loss:** Loss of income from damage caused to your reputation by an (IT) security or data breach
- ✓ **Dependent business interruption losses:** Loss of income where a cyber attack leads to a disruption of your systems or website where these are operated by an outsourced provider
- ✓ **Cyber theft:** Loss of your money or other financial assets due to a cyber attack. Social engineering-based theft (eg fraudulent invoices) is an optional add-on cover
- ✓ **Data recovery and data loss mitigation:** External costs to restore damaged or destroyed data and to prevent further damage to your IT systems
- ✓ **Regulatory action:** Legal costs to defend and, where insurable by law, any fines or penalties
- ✓ **Payment card industry fines:** Costs and fines arising from a breach in payment card industry data security standards



What is not insured?

- ✗ Damage to physical property
- ✗ Physical injuries, illness or death



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.



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. If you buy via a broker, they may offer you other payment options.



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.