



Lloyd’s Cyber Insurance Insurance Product Information Document







This insurance is underwritten by certain underwriters at Lloyd’s and has been arranged and has been administered by Optimum Speciality Risk (“OSR”). OSR is a trading name of Independent Broking Solutions Limited which is authorised and regulated by the Financial Conduct Authority with number 312026. Registered address: 150 Minories, London, EC3N 1LS. Registered in England No. 616849.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your insurance intermediary.

What is this type of insurance?

Cyber insurance for individuals, providing expert assistance following a cyber-attack. The policy also provides cover for your liabilities from your digital activities, digital theft and if you are the recipient of malicious communication or content. You have direct access to a helpline in the event of an incident. The helpline available 8am – 8pm Monday to Friday and 8am to 2pm Saturday.

	What is insured?		What is not insured?
	<ul style="list-style-type: none"> ✓ Cyber-attack or threat <ul style="list-style-type: none"> - Expert assistance in restoring your digital data, devices, restoring loss access and delaying with extortion threat - The cost of restoring your digital data, devices, restoring loss access - The cost of paying an extortion threat ✓ Suspected or actual cyber-attack <ul style="list-style-type: none"> - Expert investigation to identify, remove and terminate any security breach - The cost of investigation, removal and termination of any security breach ✓ Digital Liability <ul style="list-style-type: none"> - Provide legal assistance to family members under 18 for civil liability or school disciplinary actions due to their publication of malicious content &/or malicious communication they have engaged in - Provide legal assistance to you for civil liability brought against you for the transmission of malicious code from you to a third party - Provide legal assistance following a privacy breach - The fees, costs, expenses and settlements of claims in relation to the above. ✓ Digital Theft Protection <ul style="list-style-type: none"> - Expert assistance in recovering funds you have been fraudulently instructed to transfer via telephone or digital communication - Expert assistance in recovering funds that have loss through unauthorised online access to your bank account. - The fees, costs and expenses in assisting you in recovering lost funds - Reimbursement of the loss funds - The fees, costs and expenses in assisting you in recovering compromised identity documents - The fees, costs and expenses in assisting you proving 		<ul style="list-style-type: none"> ✗ Any bodily injury or physical damage. Note that data is not considered to be physical property. ✗ Any claim or losses of cryptocurrency or electric/digital tokens, vouchers or points. ✗ Any claim for devices under warranty ✗ Any claim for devices over 10 years old ✗ Wear and tear of devices. ✗ Any claim or losses caused by the use of illegal, unlicensed or unsupported software ✗ Any claim or losses caused by the impairment, interruption or failure of supply of any utility, telecommunications provider, internet service provider or third-party cloud computing service ✗ Any claim or losses caused by physical hazards ✗ Any claim or losses arising from your business or trade ✗ Any claims or losses about which you were aware but did not tell us before incepting the policy ✗ Any claims or losses in excess of the limit of indemnity as detailed in the policy schedule

<p>that your identity has been fraudulently used in obtain financial products</p> <ul style="list-style-type: none"> ✓ Receipt of malicious communications <ul style="list-style-type: none"> - Provide legal assistance to stop the communications and pursue damages against the sender - 10 hours of counselling to cope with mental anguish &/or emotional distress ✓ Malicious content <ul style="list-style-type: none"> - Expert assistance in removing malicious content that been published online - The fees, costs and expenses in having the content removed and to pursue damages 	
 Are there any restrictions on cover?	
<ul style="list-style-type: none"> ! You are responsible for the excess amount as shown on your policy documents. ! Endorsements may apply to your policy. These will be shown in your policy documents. 	
 Where am I covered?	
<ul style="list-style-type: none"> ✓ Within the United Kingdom, Jersey and Isle of Man 	
 What are my obligations?	
<ul style="list-style-type: none"> • At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance. • You must tell Optimum Speciality Risks as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance. • You must register your details with our incident response provider within 30 days of the policy inception and ensure the details provided are keep up to date. • In the event of a suspected loss or claim you must contact the helpline number given in your policy as soon as practicable and this should not exceed 30 days from your first knowledge of the loss. • You must not admit any liability or enter into any settlements without our prior written consent. • You must co-operate with us, and any vendor that we may appoint. • Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy 	
 When and how do I pay?	
<ul style="list-style-type: none"> - Your insurance intermediary will advise you of the full details of when and the options by which you can pay. 	
 When does the cover start and end?	
<ul style="list-style-type: none"> - Your period of insurance is given in the policy document and is usually (but not always) of 12 months duration. 	
 How do I cancel the contract?	
<ul style="list-style-type: none"> - You can cancel his policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that is later) by providing instructions to your insurance intermediary. We will refund any money paid, as long as no claims have been made on the policy during that time. 	

You can cancel the policy after 14 days of purchase or renewal (or on the day you receive the policy documents, if that is later) by providing instructions to your insurance intermediary. You will be entitled to a pro rata return premium, no return on the policy fee will be granted, providing no claims have been made. If a claim has been made you will not be due any return premium.

We may cancel this policy due to for non-payment of the premium, or any other valid reason, upon expiry of a period of notice of not less than 14 days.