Cyber Insurance

Our Cyber insurance policy has been designed to meet the demands and needs of organisations wishing to insure against cyber-related incidents.

Summary of Cover

This document provides a summary of the features and benefits of the Cyber insurance policy, together with the exclusions, limitations and your obligations.

Full details of all benefits and terms are in the policy document and schedule.

A policy document is available from us or your broker.

Our story

We're proudly specialist, totally unique and committed to making a positive impact on society.

Over 135 years of specialist insurance

One of the most trusted insurers in our markets

Broad range of specialism
Faith, charity, heritage, leisure, office professions, education, art and private client and real estate.

A history of caring for our people and customers to deliver best-in-class expertise and guidance

For more information on Ecclesiastical, please click here
www.ecclesiastical.com

Supporting charities and communities

Part of the Benefact Group – charity owned international family of specialist, financial services businesses.

A shared ambition to donate all available profits to good causes.

Our policies

help protect what matters most to our customers

and because we give all our available profits to charity

they make lives a little brighter too.

Learn more
www.benefactgroup.com

Please contact us or your broker if you would like this booklet in large print, braille or audio format; or if you would like to receive future literature in another format.

What you need to do

Your obligations

- You have a duty to present us with a fair presentation of the risks to be insured and must accurately disclose every material fact or circumstance which you know or ought to know about such risks.
- You must tell us as soon as reasonably possible if any of the details you have told us change.
- You must take reasonable steps to prevent or reduce loss or damage.
- You must tell us as soon as you become aware of any event which may result in a claim.

Your cover

Please note this summary relates to our standard policy cover.

Please contact us or your broker if you have any specific needs or requirements, for example if the limits are insufficient to meet your needs.

Policy cover

Protection for your computer systems following a cyber attack or data breach including:

Cover	Limit
Cyber liability	You select limit of indemnity
Data-breach expense	You select limit of indemnity
Computer system damage data extra cost and business income	You select limit of indemnity
Cyber crime	You select limit of indemnity

Cyber attack limit

Please note, if a claim/occurence is the result of a cyber attack the amount we pay may be limited. A cyber attack is a computer virus, hacking, or denial of service attack which is not just targeted at you and your computer system.

The 'Cyber attack limit' is shown in your policy schedule and is the most we will pay in total for the period of insurance in respect of all claims which are the result of a cyber attack.

Extension	Standard limit
Loss of interest	£10,000 any one occurrence
Avoiding corruption	£50,000 any one period of insurance
Security audit	£50,000 any one period of insurance
Investigation cost	£50,000 any one period of insurance
Loss-prevention measures	£50,000 any one period of insurance
Temporary and fast-tracked repair	£100,000 any one period of insurance
Accountants' fees	£50,000 any one period of insurance
Attending court	Governors/directors/officers - £100 per person, per day Employees - £50 per person, per day Maximum limit for all attendances resulting from the same occurrence - £25,000
Removing data	£10,000 any one occurrence
Fines and penalties	£25,000 any one occurrence
Non-invalidation	Included

Please refer to your policy document for full details of the following exclusions. Please note, some exclusions apply only to specific types of cover.

Policy exclusions

i.

1. Known circumstances
2. Confiscation by government
3. Excess
4. Extortion, blackmail or ransom payments
5. Fines or penalties
6. Performance guarantees
7. Intentional act or failure to act
8. Normal maintenance
9. Radioactive contamination
10. Atmospheric or environmental interference
11. Terrorism
12. Cease trading
13. Bankruptcy
14. Time excess
15. Interested parties
16. Defamatory statements
17. Failure to keep to obligations
18. Mistakes in financial statements
19. Breaking a law or regulation
20. Patent infringement
21. Goods, products and software
22. Advice or services
23. Failure of procedures systems or security
24. Credit/Debit card fraud
25. Fraudulent credit applications
26. Regulatory action or prosecution
27. Injury
28. Failure of utilities
29. Nuclear material and hardware on site
30. Property damage restriction
31. Pollutants or a contaminant

ii. War, cyber operation or cyber action

Please refer to your policy document for full details of the following conditions.

Policy conditions

1. Alteration of risk
2. Arbitration
3. Assignment
4. Cancellation
5. Reasonable care
6. Rights of Third Parties
7. Protecting data
8. Data protection authority
9. Data backup
10. Defence software
11. Fraudulent claims
12. Law applicable
13. More than one insured
14. Duty of fair presentation
15. Right to survey
16. Sanctions
17. Tax

Important questions answered

Who is the policy underwritten by?

Ecclesiastical Insurance Office plc.

How long will the policy run for?

Generally 12 months from the start date shown on your policy schedule.

What are the payment options?

Your policy must be paid in full.

Where am I covered?

- Anywhere in the world for damage to computer systems as a result of a cyber event.
- Liability – for claims arising from your organisation and activities conducted from your premises in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

How can the policy be cancelled?

- We have the right to cancel your policy by sending 14 days' notice and a refund of the proportionate premium for the unexpired cover will be given.
- You may request to cancel the policy at any time. There is no refund of premium if you do.

There are certain circumstances, for example in the Alteration of risk, Duty of fair presentation, Fraudulent claims and Sanctions conditions, where this may vary.

What happens at renewal?

We will send notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do I make a claim?

New claims can be reported **24 hours a day, 7 days a week**.

For enquiries about existing claims, services are available from **Monday to Friday 8am to 6pm**.

For claims call:

0345 603 8381

Full details of our claims conditions can be found in the policy documentation.

How do I make a complaint?

If you are unhappy with our products or service, please let us know as soon as possible.

For complaints

You can contact us on:

0345 777 3322

or email us at:

complaints@ecclesiastical.com

Full details of our complaints procedure can be found in the policy document.

What happens if Ecclesiastical can't meet its obligations?

Ecclesiastical Insurance Office plc contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Ecclesiastical Insurance Office plc is unable to meet its obligations.

Further information about the compensation scheme is available at:

www.fscs.org.uk

Or you can contact the FSCS by email at:

enquiries@fscs.org.uk

or by calling:

0800 678 1100 **(+44 207 741 4100 from abroad)**

ecclesiastical

Proudly part of the BENEFACT GROUP

PD2403 8 09/25