Cyber Insurance

Insurance Product Information Document

Company: CFC Europe S.A. **Product: Cyber Proactive Response**

Date of last review: March 2025

Date of next review: within 12 months of the above date

CFC Europe S.A. is authorised and regulated by the Financial Services and Markets Authority (FSMA). Registered number: 0711818068.

This document is a summary of cover available under the Cyber Proactive Response product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

Commercial Cyber Liability and Professional Indemnity.

What is insured?

What is insured?

- Cyber incident response costs to quickly neutralise or minimise the damage caused by a cyber event.

Your losses as a result of:

- Funds transfer fraud
- Vendor Phishing
- Theft of personal funds
- Corporate identity theft
- Customer phishing
- Telephone hacking
- Cyber extortion
- System damage
- System business interruption
- Voluntary and Regulatory shutdown

Claims made against you arising out of:

- Invasion of privacy
- Errors and omissions in respect of your technology services
- Network security liability
- Cyber and privacy liability
- Management liability as a direct result of a cyber event
- Contingent bodily injury as a direct result of a cyber event
- Defamation
- Intellectual property rights infringement

Additional covers:

- Reputational harm
- Regulatory fines, penalties and investigation costs
- Criminal reward cover
- Court attendance costs

What is not insured?

- ✗ Any claim or part thereof that results in you being in a better financial position or you benefiting from upgraded versions of your computer systems as a direct result of the event which gave rise to the claim.
- ✗ Circumstances or occurrences known, or ought reasonably to have been known, at the start of your policy
- ✗ Liquidated damages, service credits and penalty clauses
- ✗ Misleading advertising
- ✗ Nuclear
- ✗ Patent infringement
- ✗ Product IP infringement
- ✗ Terrorism
- ✗ Uninsurable fines
- ✗ Unlawful surveillance
- ✗ Unsolicited communications
- ✗ War and cyber war
- ✗ Wilful or dishonest acts of senior executive officers

Are there any restrictions on cover?

- ! We will not cover the amount of any deductible
- ! Where more than one claim arises from the same original cause or single source or event, all of those claims will be deemed as one claim
- ! We will not pay more than the limits of liability specified on your policy schedule
- ! We will not pay for any loss insured elsewhere, other than for amounts in excess of such other insurance

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Where am I covered?

Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you
- ✓ Jurisdictions in which your business activities are covered

What are my obligations?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible
- You must notify us of any incident, circumstance or claim in accordance with the conditions detailed in the policy document
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement
- You must maintain all your rights of recovery against any third party and make these available to us where possible

When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or adviser for how to pay.

When does the cover start and end?

Your cover starts on the inception date stated in your policy schedule and ends on the expiry date stated on the policy schedule.

How do I cancel the contract?

You may cancel the contract by giving us 30 days' written notice.