

Insurance Product Information Document

Company: **HSB Engineering Insurance Limited**

Product: **Personal Cyber Insurance**

Registered in England and Wales: 02396114, Chancery Place, 50 Brown Street, Manchester, M2 2JT. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This Insurance Product Information Document provides an overview of the main features of the policy, and does not go into detail about all of the terms and conditions. You should read the policy document for full details of cover and the policy schedule or quotation for the sum insured and any endorsements which will be specific to you

What is this type of insurance?

The HSB Home Cyber Insurance policy provides cover for cyber home systems damage, cyber crime and cyber liability. The policy is designed to offer protection from cyber risks which could affect the home owner. Issues can range from data recovery following a virus or financial loss following online fraud to a claim against you for defamation. We can give you access to a network of cyber risk experts who can help



What is insured?

There are three sections of cover, please check your policy schedule to see which sections of cover you have and to ensure you get the protection that you require. Cover is provided up to the sum insured shown in the quotation or schedule.

Other Information

For clarification purposes:

'Home systems' means any personal computing or electronic device that connects to the internet or to other electronic devices and any associated data, software and programs.

'Cyber event' means malicious deletion, corruption, unauthorised access to, or theft of data or damage or disruption caused by computer virus, hacking or denial of service attack affecting your home systems.

Section 1 – Cyber home systems damage

- ✓ Cover to rectify damage to your home systems and restore data following a cyber event.
- ✓ Cover for the cost of detecting and removing a computer virus from your home systems.
- ✓ Cover for professional assistance to advise on how to prevent future virus infections or hacking attacks.

Section 2 – Cyber crime

- ✓ Financial loss resulting from fraudulent communication or change of data in your home systems leading to financial transactions impacting your accounts.
- ✓ Financial loss resulting from fraudulent communication or change of data in your home systems leading to financial transactions impacting your accounts.
- ✓ Payments due to your telephone service provider resulting from hacking.
- ✓ 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 a threat of damage to your home systems by virus, hacking or disclosing your data



What is not insured?

Below you will find information that highlights the main exclusions.

- ✗ Fraud where you provide money based on an expectation of receiving at some future time a larger amount of money or something with greater value than the money provided
- ✗ Loss resulting from activities carried out by you for business or professional purposes.
- ✗ Loss arising from circumstances which existed before the policy started and which you knew about.
- ✗ The cost or loss caused by or resulting from an external network failure, unless resulting from physical damage to the network or other property.
- ✗ Loss or damage resulting from intentional acts.
- ✗ Malicious defamation or disparagement.
- ✗ Infringement of any patent.
- ✗ Fines or penalties, punitive or exemplary damages
- ✗ Claims for the value of data to you if the data cannot be restored
- ✗ The excess
- ✗ Any actual or alleged personal injury suffered by any person (except where cover is provided for psychological harm, mental anguish or emotional distress, under Section 3 Cyber online liability).
- ✗ Any physical damage to any tangible property unless otherwise covered under Section 1 Cyber home system damage
- ✗ Cyber war



Are there any restrictions on cover?

If you do not comply with certain conditions of the policy, it may be cancelled, or we may not pay your claim. Below you will find details of restrictions that apply to the policy.

- ! If you (or anyone acting for you) make a claim that you

Section 3 – Cyber online liability

- ✓ Damages and defence costs arising from a claim first made against you during the period of insurance as a result of:
 - You failing to secure or prevent unauthorized use of data;
 - You unintentionally transmitting a virus; or
 - Loss of reputation or breach of intellectual property rights resulting from your online activities

know is in any way false or exaggerated, we will not pay the claim and we may cancel the policy

- ! You must ensure that your home systems are used and maintained as recommended by the manufacturer or supplier
- ! Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.
- ! You must attempt to recovery financial loss relating to your claim under section 2 from a bank or other financial institution that may be responsible for refunding all or part of your loss.



Where am I covered?

- ✓ You are covered anywhere in the world



What are my obligations?

Your responsibility to give us correct information

You must do everything reasonably possible to make sure that the information you give us is a fair presentation of the risk and you must make sure that you tell us immediately about any changes that may affect your cover. This is important before you take out the policy as well as during the period of insurance. You should also regularly review the cover provided to make sure it meets your needs, if your circumstances change you must tell the person who arranged your insurance for you, or us.

If you have a claim or an incident has occurred

As soon as you know about any incident or circumstances that may result in a claim, you must tell us, providing full details, as soon after the incident or circumstance as possible and within 14 days if the loss is as a result of riot or similar incident. When making a claim it is very important that you meet all of the requirements of the policy, particularly the precedent set out in claim condition 1 – 'Reporting a claim'. If you don't, we may not pay part of all of your claim. You must report your claim to either the person who arranged this insurance for you, or to us

Tel: +44 (0) 345 608 9005

Email: enquiries@claim.home-insurance.johnlewisfinance.com

Assist us with your claim

You must:

- Immediately tell the police about any loss or damage relating to a crime and get a crime reference number.
- Cooperate with us and provide information we need in order to investigate a claim
- Tell us you recover money from a third party in relation to a claim, you may need to give the money to us if we have already paid all or part of your claim
- Send us every letter or other document you receive in connection with a claim against you covered under section 3
- You must not admit responsibility or agree to pay any money on our behalf without our written permission

Change in circumstances

As soon as you (or anyone acting for you) become aware of any change in circumstances which may affect your policy, you must tell us as soon as possible and keep to any extra terms and conditions



When and how do I pay?

You must pay the premium on or before the start date of the period of insurance, or on dates agreed by us, to the person who arranged this insurance for you. If you do not pay the premium on time, we may cancel the policy



When does the cover start and end?

The length of time covered by the policy will be shown in the schedule (usually for a period of 12 months). This policy does not renew automatically



How do I cancel the contract?

You have 14 days to make sure that you are happy with the cover period – this 14 day period is known as the 'cooling-off period'. You can cancel the policy by telling the person who arranged this insurance for you or by telling us in writing and returning the schedule.

If you cancel the policy within the cooling-off period, as long as you have not made a claim, we will refund all the premium you have paid. If you have made a claim, you will not get a refund.

You can cancel your policy at any time after the cooling-off period by telling the person who arranged this insurance for you, or by telling us in writing, and returning the schedule. You will not receive a refund if you cancel after the cooling-off period