

# Cyber Insurance

## Insurance Product Information Document

Company: Lloyd's Insurance Company S.A

Product: KennCo Underwriting Ltd, T/A KennCo Insurance

Product: Cyber Insurance

Policy Insured by: Lloyd's Insurance Company S.A a Belgium limited liability company ( (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium and its Firm Reference Number is 3094.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including but not limited to the Proposal Form or Statement of Fact, the Insurance Schedule, Policy Document and the Terms of Business.

### What is this type of insurance?

This is a Cyber insurance policy



#### What is insured?

- ✓ Information security and privacy liability

##### **Breach response services including;**

- ✓ Computer Expert Services;
- ✓ Legal Services;
- ✓ Notification
- ✓ Call Centre Services;
- ✓ Breach Resolution and Mitigation Services; and
- ✓ Public Relations and Crisis Management Expenses.

##### **Additional First Party Coverages available:**

- Cyber Extortion
- First Party Data Protection
- First Party Network Business Interruption



#### What is not insured?

- ✗ Prior knowledge of any claim loss or cost prior to inception of cover
- ✗ Insured versus Insured and related entity
- ✗ Abuse and molestation
- ✗ Antitrust laws
- ✗ Bribery, corruption and organised crime laws
- ✗ Electrical, utility, telecommunications, infrastructure and satellite malfunction
- ✗ Employment relationships
- ✗ Fines and sanctions
- ✗ Intentional acts
- ✗ The deductible amount stated in the schedule

This is not an exhaustive list, please read the policy document for a full list of exclusions.



## Are there any restrictions on cover?

Endorsements may apply to your policy. These will be shown in your policy documents



## Where am I covered?

Worldwide



## What are my obligations?

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must comply with all the terms and conditions set out in the policy document
- You must report an incident as soon as practicable during the policy period
- You must cooperate with Insurers
- You must take all reasonable steps to mitigate any loss



## When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with us or your broker for full payment options



## When does the cover start and end?

- The policy is for a period of 12 months, unless otherwise stated. Your exact policy start and end dates will be shown on your Schedule of Cover



## How do I cancel the contract?

- You can cancel this Insurance at any time by writing to us or your broker with your cancellation instructions. If there is no claim or circumstance on the policy during the current period of insurance, we will return part of your premium