



Insurance Policy Summary

Policy Summary

This policy summary provides key information about your Cyber 10 Insurance policy and the cover that the Insurer will provide during the Period of Insurance in return for the premium that you have paid or have agreed to pay.

It does not contain the full terms and conditions of cover, which can be found in the policy wording which you should read carefully when you receive it.

Insurer

Cyber 10 is administered by Lorega Limited, whose registered office is 36 Leadenhall Street, London EC3A 1AT. Lorega Limited is authorised and regulated by the Financial Conduct Authority, reference 308694.

The insurance policy is underwritten by Hiscox Underwriting Limited on behalf of Hiscox Insurance Company Limited. Hiscox Underwriting Limited is authorised and regulated by the Financial Conduct Authority and Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance

Cyber 10 provides and pays for up to 10 hours of expert telephone advice from a Cyber Emergency Response Team (CERT), to help your business recover from a covered data breach or cyber attack which has been discovered during the period of insurance.

Conditions and Exclusions of the Policy

Please refer to the policy wording for all exclusions from and conditions of cover. Among other things:

- The Policy does not cover any data breach incurred outside of the United Kingdom, the Isle of Man or the Channel Islands.
- It is a pre-condition of coverage under the Policy that you shall have paid the premium as at the date of the data breach.
- You must provide notice to Lorega of the data breach or cyber attack within 12 hours of its discovery.

Cancellation

You have the right to cancel your Insurance Policy during a period of 14 days after the later of the day of purchase or the day on which you receive your policy wording. If you exercise this right before the cover commences you will be entitled to a full refund of the premium you have paid. If you exercise this right after cover commences, you will be entitled to a refund, less the amount charged (on a pro-rata basis) for the period you were covered. If you do not exercise your right to cancel then your Insurance Policy will continue until the expiry date shown in it.

Complaints

Should you have a complaint regarding your Insurance Policy, please initially contact Lorega Ltd in writing at: 36 Leadenhall Street, London EC3A 1AT or by telephone on: 0207 767 3070. Please refer to your Insurance Policy wording for details of the action you can take if you still remain dissatisfied.

Making a claim

In the event of a claim please call the Cyber 10 helpline on 020 7767 3075

Features and Benefits

The following telephone services are provided:

Crisis Response	Initial response by the CERT upon notification of a covered data breach, including initial assessment of the risk and provision of advice on immediate action to take.
Incident Management	Notification – expert advice by the CERT to ensure that you comply with notification requirements under Data Security Law; Defence – legal, forensic investigation and expert IT advice provided by the CERT in connection with the defence of a claim against you for liability arising directly and exclusively out of a covered data breach; Public Relations – expert PR advice provided by the CERT and assistance in issuing initial press releases where required following a covered data breach.
Investigation and Restoration	Investigation – legal, forensic investigation and expert IT advice provided by the CERT in connection with and as a result of a Regulatory Investigation of you arising directly and exclusively out of a covered data breach; Restoration – advice with the restoring of Email Systems, online services and other IT software systems by the CERT to the state that they were in prior to a covered data breach which was caused by intrusion or breach by a Third Party, and resulted in damage to such software.

Financial Services Compensation Scheme

Hiscox Insurance Company Limited is a member of the FSCS. You may be entitled to compensation from the Scheme if the Insurer cannot meet its obligations. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100 www.fscs.org.uk