

## Insurance Product Information Document

Company: **CROMAR S.A. – Coverholder at LLOYD’S**

Product: **Cyber**

Registered in Greece. Authorised and regulated by the Bank of Greece: register number 207659

This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalized to your specific individual needs. Complete pre-contractual and contractual information is provided in the full policy documentation

### What is this type of insurance?

This is a product designed to compensate the insured undertaking for response costs in the event of a breach occurring because of a real or reasonably suspected data breach or security breach, and compensation to third parties for acts or omissions on covered risks as described in the Insurance contract



### What is insured;

Covered losses and expenses that will happen and will be declared within the duration of the insurance policy concerning:

#### ✓ Breach Response

- ✓ Breach Response Costs incurred by the Insured Organisation because of an actual or reasonably suspected Data Breach or Security Breach.

#### ✓ First Party Loss

- ✓ Business Interruption Loss
- ✓ Dependent Business Interruption Loss
- ✓ Cyber Extortion Loss
- ✓ Data Recovery Costs

#### ✓ Liability

- ✓ Data & Network Liability
- ✓ Regulatory Defence & Penalties
- ✓ Payment Card Liabilities & Costs
- ✓ Media Liability

### Συμπληρωματικά παρέχονται οι καλύψεις:

#### ✓ eCrime

Direct financial loss sustained resulting from:

- ✓ Fraudulent Instruction
- ✓ Funds Transfer Fraud
- ✓ Telephone Fraud

#### ✓ Criminal Reward

#### Policy Aggregate Limit:

The Policy Aggregate Limit of Liability listed in the Declarations (the “Policy Aggregate Limit of Liability”) is the Underwriters’ combined total limit of liability for all Loss payable under this Policy.



### What is not insured;

#### Basic Exclusions

- ✗ Bodily Injury or Property Damage
- ✗ Trade Practices and Antitrust
- ✗ Unlawful Gathering or Distribution of Information
- ✗ Prior Known Acts & Prior Noticed Claims
- ✗ Sale or Ownership of Securities & Violation of Securities Laws
- ✗ Criminal, Intentional or Fraudulent Acts
- ✗ Patent, Software Copyright, Misappropriation of Information
- ✗ Governmental Actions
- ✗ Trading Losses, Loss of Money & Discounts



## Are there any restrictions on cover?

- ! Non-correct or misleading complementation requested in the insurance proposal
- ! Non-compliance of the insured person with the terms of the insurance policy
- ! To activate coverage, a prerequisite is the repayment of premiums



## Where am I covered?

- ✓ In Greece, unless otherwise agreed.



## What are my obligations?

- You will have to pay the first part of some claims (the deductible). Refer to your schedule and policy for details
- You must check your policy documentation when you receive it to make sure you have the cover you need and expect
- You must pay the premium when required
- You must tell us about any incidents connected to this insurance as soon as possible, whether or not related to a claim
- You must give us the information we need and tell us if any of your information is wrong or of any changes that may change / increase the risk



## When and how do I pay?

- Payment must be made directly to Cromar S.A. either in full or in instalments (if premium amount allows for payment in instalments), at date agreed at the beginning of your insurance policy or each instalment.



## When does the cover start and end?

- Cover starts after you have accepted our terms and agreed to pay the premium. As shown in the Schedule, it will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. Cover always starts and ends at 12:00 Noon.



## When do I cancel the contract?

- You can cancel cover at any time by contacting us and pro-rata premium will be calculated.
- There will be no refund if a covered incident has occurred.
- Refer to the Insurance Policy for full details of cancellation terms.

*Policy underwritten 100% by Lloyd's Insurance Company S.A*