

# Cyber Cover Insurance








Insurance Product Information Document for the Cyber Cover Policy of the Insurance Company GENERAL INSURANCE of CYPRUS LTD with Headquarters in Cyprus.

Registered Insurance Company in the Non-Life Insurance business and regulated by the Insurance Companies Control Service. License No. 53.

This document provides you with key information about the above insurance product. Full pre-contractual and contractual information is provided in the Quotation, the Proposal for Insurance and the Policy Booklet.





## What is this type of insurance?

The Cyber Cover protects you and/or your spouse against the most common types of cyberattacks by covering financial losses and expenses related to a cyberattack. It is intended for individuals who are permanent residents of Cyprus and over 18 years of age.


 What is insured?	
The coverages provided under the <b>Basic</b> or <b>Plus</b> plan are the following:	
<b>Basic</b>	
	<b>Cyber Fraud:</b> Loss of money due to fraudulent transfers from your personal accounts or use of your digital wallet.
	<b>Retail Fraud:</b> Payment for goods not delivered or services not provided by an online merchant.
	<b>Identity Theft:</b> Expenses for restoring public records, correcting credit reports, discontinuing legal proceedings, enrolling in credit monitoring services, sending documentation and reapplying for loans.
<b>Plus</b>	
	<b>Includes all Basic plan coverages</b>
	<b>Restoration Costs:</b> Costs to repair damage to your computer system, recover digital assets, remove malware, and restore connected home devices to their original state following a cyber event.
	<b>Extortion Costs:</b> Money paid or property transferred to third parties in response to a cyber extortion threat.

 What is not insured?	
	Physical damage to tangible property, unless resulting from a cyber event
	Theft of physical items or devices
	Natural perils (e.g. lightning, storm, earthquake)
	Physical perils (e.g. fire, explosion, electrical or mechanical failure)
	Bodily injury or illness
	Legal liability, fines, and penalties
	Defective equipment or wear and tear
	Pre-existing issues before the policy start date
	Confiscation, seizure, or destruction by public authority
	Digital currencies
	Intentional acts by you or in collusion with you
	Equipment upgrades or improvements
	Losses related to your business activities
	Utility or network outages
	Face-to-face ransom payments
	Maintenance costs unrelated to a loss event
	Use of default passwords
	Legal proceedings expenses
	Losses reimbursed by financial institutions or card providers
	Online gambling and online auctions
	Sanctions
	War, terrorism, or cyberterrorism
	Electromagnetic or radioactive contamination, or pollution of air, water or soil



## Are there any restrictions on cover?

	The maximum limit for the Basic plan is €5.000 per loss event and per insurance period
	The maximum limit for the Plus plan is €5.000 per loss event and €10.000 per insurance period
	An excess of €50 applies per claim
	The Cyber Helpline is available 24/7 in English, while support in Greek is offered Monday to Friday, from 9:00 a.m. to 5:00 p.m.

## Where am I covered?

	Worldwide, regardless of your location
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## What are my obligations?

	Answer all questions honestly, clearly, and completely
	Pay the premium before the start or renewal of the policy

- Use and maintain your computer system and connected home devices according to the manufacturer instructions
- Take protective measures, including installing and updating anti-malware software
- Back up your digital assets every 90 days, change default passwords, protect personal data and accounts, and verify the identity of senders before transferring funds
- In the event of a loss, immediately contact the Cyber Helpine at 80 070115 ή +357 80 070107 (if calling from abroad) and send written notice with details within 15 days to the e-mail address [cyber.claims@gic.bankofcyprus.com](mailto:cyber.claims@gic.bankofcyprus.com)
- Preserve evidence and fully cooperate with us and our appointed experts
- Report fraud incidents to the police and your bank within 24 hours
- Notify authorities before paying any ransom in a cyber extortion event
- You must not disclose the existence of this policy to any third party without our consent, unless required by law.



### **When and how do I pay?**

The premium is paid at the start of the policy and at each renewal via Direct Debit (SEPA Direct Debit).



### **When does the cover start and end?**

Coverage starts and ends on the dates specified in the policy schedule.



### **How do I cancel the contract?**

You have the right to cancel the policy by sending written instructions to the Company. If no claim has been made during the current period of insurance, the Company will refund the unused portion of the premium, if any. If cancellation instructions are sent within fourteen (14) days of receiving the policy, and the withdrawal from (available on our website) is completed, the full premium will be refunded, provided no claim has been submitted.