

# 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



### 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 8000 8787 and send written notice with details, to the email address [cyber.claims@gic.bankofcyprus.com](mailto:cyber.claims@gic.bankofcyprus.com), within 15 days
- 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.