



## Personal Cyber Protection Key Facts Policy Summary

This policy summary provides key information about Personal Cyber Protection, which you should read. It does **not** contain the full terms and conditions of the policy; these can be found in the Personal Cyber Protection policy document.

Unless otherwise cancelled, this policy will remain operative for a period of 12 months from the date it commences and any subsequent period you renew provided that the premium has been paid.

Personal Cyber Protection is a financial loss contract. It will help you and your family members who permanently reside with you in your home with the reimbursement of financial losses following: cyber bullying and defamation; recovery of insured data; online sales fraud; online shopping fraud; and online theft of personal funds.

UK General Insurance Limited on behalf of Great Lakes Insurance SE is the underwriter and provides the insurance under the policy. UK General Insurance Limited is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Insurance SE.

The 24 hour, seven day a week helpline service is provided to UK General Insurance Limited by Cunningham Lindsey United Kingdom.

Features and benefits	Significant exclusions and limitations	Where to find this in the policy booklet
<p>For the events and circumstances set out in Sections of Cover listed below , we will reimburse you the cost of your financial losses.</p>	<p>Claims must be reported to the helpline service as soon as you become aware of any event or circumstance, and in any event within 60 days of you first becoming aware in respect of call claims except those arising under Insured Data Recovery.</p> <p>Claims under Insured Data Recovery must be reported within 7 days of you first becoming aware.</p> <p>Any criminal, dishonest, reckless, deliberate or malicious conduct by you.</p> <p>Any dishonest conduct of a third party who is, or has been, authorised by you (whether such authority has been rescinded or not) to have</p>	<p>How to make a claim, page 2 General condition 3, page 16 Provided that, pages 9, 11, 12 and 13</p> <p>Provided that (v), page 10</p> <p>General exclusion 1, page 14</p> <p>General exclusion 2, page 14</p>

	<p>access to your home, passwords or other access credentials for your computer system, payment card, online bank account, or online wallet.</p> <p>Theft of funds following physical theft or loss of payment cards.</p> <p>Advance fee fraud whereby you are dishonestly induced by a third party by promising later to provide to payment, or provide goods or services of a greater value.</p>	<p>General exclusion 3, page 14</p> <p>General exclusion 5, page x</p>
<b>Section 1 – Loss from cyber bullying or defamation</b>		
<p>Reimbursement of the cost of a specialist service provider, approved or recommended by the claims administrator, for the purpose of seeking removal of online material which is relevant to the cyber bullying or defamation, and up to three hours counselling or other psychological support.</p>	<p>You have suffered cyber bullying or defamation.</p> <p>The cyber bullying or defamation is reported by you to the police or other relevant authority within 7 days of discovery by you.</p> <p>The excess.</p> <p>Any loss greater than the limit or sublimit.</p>	<p>Provided that (i), page 9</p> <p>Provided that (ii), page 9</p> <p>What is not covered (i), page 9</p> <p>What is not covered (ii), page 9</p>
<b>Section 2 – Loss from recovery of insured data</b>		
<p>Reimbursement of the cost of a specialist service provider, approved or recommended by the claims administrator, to attempt to resolve the impairment of your computer system or recover insured data due to a) the unauthorised electronic actions of a third party; or b) malware.</p>	<p>The insured data has been saved on media in your physical possession.</p> <p>You have made provision to back up insured data at least monthly, even if such provision has failed to operate effectively.</p> <p>You have anti-virus software installed on your computer system and this is updated regularly in accordance with recommendations of the supplier.</p> <p>You supply critical updates for the operating system on your computer system within 30 days of their release by the supplier.</p>	<p>Provided that (i), page 10</p> <p>Provided that (ii), page 10</p> <p>Provided that (iii), page 10</p> <p>Provided that (iv), page 10</p>

	<p>The impairment of your computer system or loss of insured data is reported by you to the claims administrator as soon as practicable, but in any event within 7 days after the date you first discovered it.</p> <p>We shall be under no liability to resolve the impairment of your computer system or recover insured data where the specialist service provider informs us this is not proportionate taking into account the value and importance of the insured data to you against the cost of them taking reasonable steps in doing so..</p> <p>We shall not pay for or replace any hardware components, software or licence. We also will not pay for insured data which cannot be recovered or any loss sustained as a result of the inability to recover insured data.</p>	<p>Provided that (v), page 10</p> <p>What is not covered (i), page 10</p> <p>What is not covered (ii), page 10</p>
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**Section 3 – Online sales fraud**

<p>Reimbursement of your loss of transactions you have been dishonestly induced to enter by a third party to deliver (or arrange delivery of) goods for which you do not receive payment within a reasonable time and in any event at least 14 days have elapsed after the date by which payment was agreed or expected in circumstances where:</p> <p>where you agreed to deliver goods;  it was agreed or you reasonably expected payment would be made by electronic transfer;  the goods were delivered to a third party in the countries covered.</p>	<p>You can show that you have made reasonable attempts to seek payment or recover the goods from the third party and/or other relevant parties to indemnify you for your loss.</p> <p>The fraud is reported in writing to Action Fraud within 48 hours of discovery by you.</p> <p>The fraud is reported by you to the claims administrator as soon as practicable, but in any event within 60 days after the date you first discovered it.</p> <p>The excess.</p> <p>Any loss greater than the limit or sublimit.</p>	<p>Provided that (i), page 11</p> <p>Provided that (ii), page 11</p> <p>Provided that (iii), page 11</p> <p>What is not covered (i), page 11</p> <p>What is not covered (ii), page 11</p>
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## Section 4 – Online shopping fraud

<p>Reimbursement of your loss of transactions you have been dishonestly induced to enter by a third party by electronic means to make a purchase of goods or services which are not delivered or provided within a reasonable time and in any event within at least 14 days after the date by which delivery of provision was agreed or expected.</p>	<p>You must make online payments by payment card or online wallet; or you enter into a direct debit agreement; or you transfer funds from your online banking account; or you download software which affects any of the former.</p>	<p>Provided that (i), (ii), (iii) and (iv), page 12</p>
	<p>You can show that you have made reasonable attempts to seek a recovery or refund from the third party and/or seller of the goods and services.</p>	<p>Provided that (v), page 12</p>
	<p>The fraud event is reported by you to your card issuer or bank or other relevant entity within 48 hours of discovery by you.</p>	<p>Provided that (vi), page 12</p>
	<p>The fraud is reported by you to Action Fraud in writing within 48 hours of discovery by you.</p>	<p>Provided that (vii), page 12</p>
	<p>The excess.  Any loss greater than the limit or sublimit.</p>	<p>What is not covered (i), page 12  What is not covered (ii), page 12</p>

## Section 5 – Online theft of personal funds

<p>Reimbursement of your loss of any unauthorised transactions following suffering a theft of funds by a third party and which results from:</p> <p>Unauthorised online use of your payment cards; or unauthorised access to your online banking account; or unauthorised access to your online wallet.</p>	<p>You must report the theft to your card issuer or bank or other relevant entity within 48 hours of discovery by you.</p>	<p>Provided that (i), page 13</p>
	<p>Your card issuer or bank or other relevant entity refuses in writing to reimburse you for the theft.</p>	<p>Provided that (ii), page 13</p>
	<p>The excess.  Any loss greater than the limit or sublimit.</p>	<p>What is not covered (i), page 13  What is not covered (ii), page 13</p>

### Cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then you can return it to the insurance intermediary that sold you this policy within 14 days from the date of purchase or the date on which you receive your policy documentation, whichever is the later. Provided that no claims have been made or are pending, we will refund your premium in full.

You may cancel this policy at any time after the 14 day cooling off period by informing the insurance intermediary who sold you this policy. You will be entitled to a pro rata refund of premium for the unexpired portion of the period of insurance, provided that no claims have been made or are pending. In the event that a claim has been made or pending, no refund of premium is due back to you.

If we cancel this policy, you will receive a pro rata refund of any premium you have paid for the unexpired portion of the period of insurance, provided that no claim has been made or pending.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include, but are not limited to:

- Where we reasonably suspect fraud
- Non-payment of premium
- Threatening or abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide complete and accurate answers to questions we or the claims administrator ask.

Where our or the claims administrator's investigations provide evidence of fraud or misrepresentation, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date you provided us or the claims administrator with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out and we will be entitled to keep the premium.

If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with us, as well as other insurers in the future.

### **Making a claim**

You must contact the helpline service as soon as you can and in any event within the time allowed for you to report a claim depending on what section of cover the claim falls under.

### **Making a complaint**

We aim to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure below.

For complaints regarding the sale of the policy, you should contact the insurance intermediary who sold you this policy. If your complaint about the sale of your policy cannot be resolved by the end of the third working day, the insurance intermediary who sold you this policy will pass it to:

Customer Relations Team  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Leeds  
LS10 1RJ  
Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

For complaints regarding claims, you should contact the claims administrator at:

Cunningham Lindsey United Kingdom  
Oakleigh House

14-16 Park Place  
Cardiff  
CF10 3DQ

Telephone: 029 2038 6600  
Email: [cardiff@cl-uk.com](mailto:cardiff@cl-uk.com)

If your complaint about your claim cannot be resolved by the end of the third working day, the claims administrator will pass it to:

Customer Relations Team  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Leeds  
LS10 1RJ

Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than 2million Euros and fewer than 10 staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights, contact your local Trading Standards Service or Citizens Advice Bureau.

The Financial Ombudsman Service will not look into a complaint if court proceedings have been issued the matter.

### **Financial Services Compensation Scheme**

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get further information about the compensation scheme arrangements from the FSCS or visit: [www.fscs.org.uk](http://www.fscs.org.uk).

### **Regulatory information**

This insurance is arranged by UK & Ireland Insurance Brokers and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Koniginstrasse 107, 80802 Munich.

UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 310101. **You** can check **our** details on the Financial Services Register <https://register.fca.org.uk/> or by telephone on: 0800 111 6768 (freephone), or 0300 500 8082.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

UK General Insurance Limited is an insurers' agent and in the matters of a claim, acts on behalf of Great Lakes Insurance SE.

Great Lakes Insurance SE is a fully owned subsidiary of Munich RE Group.