

Cyber Insurance



Insurance Product Information Document

Company: UK General Insurance Limited

Product: Personal Cyber Insurance Policy

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

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:



What is insured?

- ✓ The sum insured and limits, as confirmed in your Policy Schedule
- ✓ Cyber bullying or defamation
- ✓ Recovery of insured data
- ✓ Online sales fraud
- ✓ Online shopping fraud
- ✓ **Optional online theft of personal funds**



What is not insured?

- ✗ The policy excess
- ✗ Theft of funds following physical theft or loss of payment cards
- ✗ The use of data which you are not authorised to use
- ✗ Any loss which occurred prior to this policy
- ✗ Funds in online wallets stored in currency other than Pounds Sterling
- ✗ Investment losses



Are there any restrictions on cover?

- ! Any loss greater than the limit or sublimit
- ! Any loss involving fraud is reported in writing by you to Action Fraud
- ! Greater than 2 claims per section of cover in any one period of insurance



Where am I covered?

- ✓ Cover is offered for you if your home address within the United Kingdom.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given your insurance intermediary is inaccurate or has changed, you must inform them as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



When and how do I pay?

Your insurance intermediary will advise you of the payment options available.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact your insurance intermediary from whom you bought your policy.

Important Information

COMPLAINTS

It is the intention 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 can call, email or write to us;

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact your insurance intermediary directly.

Complaints regarding CLAIMS

Customer Relations Department
Cunningham Lindsey
Apex Plaza
Forbury Road
Reading
RG1 1AX
Telephone: 0345 600 3568
Email: complaints@cl-uk.com

Unresolved Complaints

Customer Relations Department
UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 £6.5million or less and fewer than 50 employees or an annual balance sheet below £5million. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

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