

Cyber for Homes Insurance

Insurance Product Information Document

Company: Lorega Limited Product: Cyber for Homes Insurance Policy

This insurance is provided by Lorega Limited which is registered in the UK. Lorega Limited is authorised and regulated by the Financial Conduct Authority. Registered number: 308694

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document, a copy of which is available on request from your broker.

What is this type of insurance?

Cyber for Homes Insurance provides and pays for the services of a Cyber Expert together with certain other payments to help you recover from a cyber threat, cyber attack, email fraud, cyber theft, identity theft or cyber defamation liability claim.



What is insured?

- ✓ Cyber threat or attack:
 - 25 hours of expert advice and assistance to investigate and address Cyber threat or attack;
 - The cost of repairing or replacing your home computer system;
 - Cost of paying a ransom or financial demand arising from cyber threat or attack.
- ✓ Email fraud or Cyber theft:
 - 25 hours of expert advice to investigate email fraud and cyber theft and assist in recovering financial loss;
 - Reimbursement of the amounts you have lost as a result of email theft or fraud where our expert has been unable to recover them;
- ✓ Identity theft:
 - 25 hours of expert advice and assistance to investigate the identity theft and take back control of your identity;
 - The cost of monitoring your credit records for up to 1 year.
- ✓ Cyber Defamation Liability Claims:
 - 25 hours of expert advice and assistance with a cyber defamation liability claim made against you;
 - The amount required to settle a claim, judgement or arbitration award against you.



What is not insured?

- ✗ Physical loss or damage to tangible property, other than damage to your home computer system from a cyber attack;
- ✗ Loss arising from a failure of a third party service provider;
- ✗ Costs of repairing or replacing any software programs or your personal digital data, photographs, video or music;
- ✗ Claims in excess of the limits of liability as set out in each section of the policy.

We also do not cover:

- ✗ Loss or damage to your trade, business or profession;



Are there any restrictions on cover?

- ! You shall have paid a premium current at the date of the insured event giving rise to the claim(s).
- ! You must ensure that password protection is enabled, all software updates are applied within 90 days of their availability, that all firewalls are active and anti-virus software is current and active on all computers, portable devices used, owned or controlled by you and you can, when requested, evidence that appropriate controls are adhered to.



Where am I covered?

- ✓ Within the United Kingdom, Channel Islands, the Isle of Man and the European Union.



What are my obligations?

- You must take care when answering questions and ensure that all information that you give is accurate and complete.
- You must let us know if the information you have provided changes.
- You shall provide notice to us of any incident discovered during the period of insurance as soon as you can.



When and how do I pay?

Your insurance broker will advise you of the full details of when and how to pay.



When does the cover start and end?

The start and end date of the cover will be specified in your policy schedule.



How do I cancel the contract?

You are entitled to cancel this policy by writing to your insurance brokers within fourteen (14) days of either the date you receive the policy or the start of the period of insurance, whichever is the later.

If you exercise the right after cover commences, you will be entitled to a refund, less the amount charged (on a pro-rata basis) for the period you were covered.

You can cancel your Cyber for Homes policy at any time by contacting your insurance broker whose details can be found in your policy schedule. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.