

NMU is a trading name of Munich Re Specialty Insurance (UK) Limited, registered in England: 01262636, Union, 2-10 Albert Square, Manchester, M2 6LW. Authorised and regulated by the Financial Conduct Authority (FRN 310539).

The following summary does not contain the full terms of the contract, which can be found in your policy documentation. The insured values and limits of liability are shown in your policy schedule.

What is this type of insurance?

NMU CyberSafe Insurance is designed to offer protection from cyber risks which could be damaging to your business and reputation.



What is insured?

Some elements of the cover are optional, these are noted below. Please refer to your policy documentation for confirmation of the cover you have selected.

First Party Cover

Cyber Response

- ✓ The costs of identifying the cause of a cyber event, cyber extortion or data breach, making recommendations as to how this might be terminated or mitigated and to provide advice to minimise adverse publicity and reputational harm to the business.

Cyber Restoration

- ✓ Following a cyber event or data breach, the costs to:
 - replace, restore or repair data and software that has been lost or damaged;
 - replace or repair hardware that has been damaged.

Cyber Expense

- ✓ Following a data breach, the costs of:
 - collation of information and notification of the breach to affected parties and/or the Supervisory Authority;
 - the purchase of identity and credit theft insurance and identity and credit monitoring services for affected parties;
 - a call centre facility for affected individuals.

Court Attendance Costs

- ✓ Compensation for attending court as a witness in connection with a claim against you.

Cyber Extortion

- ✓ Following a credible threat or ransom demand:
 - the value of any loss paid under duress and for the purpose of terminating the cyber extortion.

Business Interruption

- ✓ Following a cyber event or data breach loss of income, increased cost of working and reimbursement of voucher redemptions issued during the interruption period, but not exceeding a maximum period of 12 months, resulting from:
 - interruption, partial disruption or interference of your computer system;
 - the reasonable and necessary voluntary shutdown of your computer system to prevent or mitigate a more serious interruption of your computer system;
 - cancellation of contracts by customers due to reputational harm.

Cyber Crime (optional)

- ✓ Financial loss arising from:
 - the transfer of money to a third party as a direct result of a fraudulent misleading instruction;
 - a fraudulent input, destruction or alteration of data in your computer system resulting in:
 - money being taken from any account;
 - goods, services, property or financial benefit being transferred;
 - any credit arrangement being made; or
 - your customer transferring to an unauthorised third party money, goods, services or property which you were entitled to receive;
 - your liability to make any payment to your telephone service provider as the result of a cyber attack on your computer system.



What is insured? (continued)

Third Party Claims

Privacy & Regulatory Liability

- ✓ Any award of damages, regulatory sanctions and defence costs following an actual or alleged data breach and/or breach of data protection law.

Network Security Liability

- ✓ Any award of damages and defence costs following a cyber event which results in:
 - damage to, destruction of, alteration of, unauthorised access to or disclosure of data stored on a third party computer system;
 - interruption or degradation of services of a third party computer system.

Media Liability

- ✓ Any award of damages and defence costs following:
 - defamation including libel, slander, trade or character disparagement;
 - invasion or interference with the right to publicity or the right to privacy;
 - misappropriation of any name or likeness for commercial advantage;
 - infringement of intellectual property rights, but not patent;which directly arises from the content of your website, emails or social media.

Payment Card Industry Liability (optional)

- ✓ If a payment service provider brings a claim against you for an actual or alleged breach of any contractual duty under a payment card processing agreement:
 - contractual fines or penalties arising out of your failure to comply with PCI Data Security Standards, including card reissuance costs and card fraud recoveries;
 - costs of a mandatory audit in order to demonstrate compliance with PCI Data Security Standards;
 - defence costs.



What is not insured?

- ✗ Bodily injury, mental injury or death. This does not apply to any third party claim seeking compensatory damages for mental anguish or distress.
- ✗ Damage or loss of use of tangible property, including the spoilage or contamination of stock.
- ✗ Loss of value of data.
- ✗ Guarantee, warranty, contractual term or liability assumed or accepted by you under any contract or agreement. This does not apply to any Payment Card Industry Liability, if covered by your policy, or to any breach of your privacy policy.
- ✗ Money or securities, or the decrease in financial value of an asset. This does not apply to any financial loss arising out of Cyber Crime, if covered by your policy.
- ✗ Fraudulent or reckless collection and/or processing of personal data by you without the permission of the owner of the data.
- ✗ Your use of illegal or unlicensed software.
- ✗ Failure of infrastructure that is not under your control other than your computer system.
- ✗ Overloading of bandwidth connections or web servers unless as a direct result of a cyber attack and/or a denial of service attack.
- ✗ Spam and/or unsolicited communications knowingly sent by you.
- ✗ Any loss arising from ionising radiations, radioactive contamination from any nuclear source.
- ✗ Any loss arising from any natural peril, including but not limited to earthquake, flood or storm.
- ✗ Any loss arising out of any impact of the air, soil or water resulting from the discharge or escape of any irritant or contaminant.
- ✗ Any loss arising out of any labour disturbances.
- ✗ Any financial market trading losses.
- ✗ Any loss attributable to cryptoassets or virtual currencies.
- ✗ Any data security specialist costs or expenses, which are unsanctioned by us.
- ✗ Any war or cyber operation carried out in the course of war and/or a cyber operation that has a major detrimental impact on the functioning of a state's essential service.



Are there any restrictions on cover?

- ! An excess, being the part of a claim you are responsible for, may apply to your policy.
- ! A waiting period, being the period for which there is no cover, may apply in respect of business interruption losses.
- ! The policy will contain financial limits on the maximum values we insure.
- ! Your policy may contain other restrictions, please refer to your policy documentation.



Where am I covered?

- ✓ The policy is available for businesses domiciled within the United Kingdom.



What are my obligations?

- You must keep confidential the cover for cyber extortion unless disclosure to law enforcement authorities is required.
- You must provide us with honest, accurate and complete information whether you are taking out, renewing or making changes to your policy.
- You must observe and fulfil the terms and conditions of your policy as failure to do so could affect your cover.
- You must pay the premium.
- You should inform us as soon as reasonably practicable of:
 - any merger or acquisition within another entity;
 - any cessation of a subsidiary to qualify as such;
 - any newly acquired or newly created subsidiary company;as limited cover may apply in these circumstances.
- You should inform us as soon as reasonable practicable of the appointment of a receiver, liquidator or administrator as no cover will be given on or after the effective date of such appointments and we shall have the right to cancel the policy.
- In the event of a cyber event or data breach you must notify the Breach Response Provider or as directed in your in your policy schedule as soon as practicable.
- You should take all reasonable steps to prevent further loss or damage.



When and how do I pay?

- Typically, annually at inception.



When does the cover start and end?

- Typically, the policy is for a period of 12 months commencing on the date stated in the policy schedule.



How do I cancel the contract?

- You may cancel this policy at any time during the period of insurance by advising us.