

# Cyber Insurance Ireland

COMPUTER, DATA AND  
CYBER-RISKS INSURANCE  
POLICY SUMMARY

[www.ecclesiastical.ie](http://www.ecclesiastical.ie)





### **What is a policy summary?**

This document provides key information about the Ecclesiastical Cyber Insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Cyber Insurance policy wording which is available on request. If you have any questions please contact your insurance broker or us.

### **Policy name:**

Cyber Insurance

### **Type of insurance:**

Computer, data and cyber-risks insurance

### **Underwritten by:**

Ecclesiastical Insurance Office plc.

### **Duration of your policy:**

12 months or as shown on your policy schedule.

### **Renewal of your policy:**

We will send you or your intermediary notice that your policy is approaching renewal at least 21 days before it is due. Your requirements may change over time, so you may benefit from reviewing the sums insured and cover provided by your policy.



## Significant features and benefits

There are six sections of cover available with Section 3 Cyber crime, Section 4 Cyber liability and Section 5 Data-breach expense being mandatory.

If you require cover under Section 6 Cyber event – loss of business income, you must also take cover under Section 2 Data corruption and extra costs.

A 'Cyber event' is defined under sections 2 and 6 of the policy as:-

- Loss, corruption, accidental or malicious deletion of, or change to, unauthorised access to, or theft of data
- damage to websites, intranet or extranet sites
- damage or disruption caused by computer virus, hacking or denial of service attack
- failure of or variation in the supply of electricity or telecommunications networks owned and operated by you affecting your computer system, the computer system of a service provider or customer of yours.

The sections you have chosen to insure and the applicable sums insured are shown on your policy schedule.

Section No	What are the significant features and benefits?	What are the significant or unusual exclusions or limitations?
Section 1 Hardware	<p>Cover against loss, damage, destruction, breakdown or corruption to your computer hardware and software at the insured location and whilst temporarily removed.</p> <p>Computer hardware can include portable equipment and electronic office equipment and your schedule will show what you have chosen to insure.</p>	<p>Anything covered by any warranty, guarantee or maintenance contract.</p> <p>Unexplained losses or inventory shortages.</p>
Section 2 Data corruption and extra cost	<p>Restoration of your computer systems and data and that of a service provider following a cyber event, damage to hardware and software or prevention of access, including the extra costs to prevent or reduce the disruption to the functions of the computer system.</p>	<p>The cost of data breach expense – this is covered under Section 5 Data-breach expense.</p> <p>Any cost or loss caused by or resulting from an external network failure, unless caused by or resulting from physical damage to the network or other property.</p>
Section 3 Cyber crime	<p>Financial loss resulting from fraudulent input or change of data in your computer system or that of your service provider leading to money being debited from your accounts, credit being established in your name or cost being added to your telephone bill.</p> <p>Specialist support, and if we agree in writing, the payment of a ransom demand, to help you if you are the victim of cyber extortion such as a threat of damage to your computer system by virus or hacking or disclosing your data.</p>	<p>Any financial loss resulting from actual or alleged fraudulent use of a credit card or debit card.</p>

Section No	What are the significant features and benefits?	What are the significant or unusual exclusions or limitations?
Section 4 Cyber liability	<p>Damages and defence costs (including some administrative or contractual penalties that are insurable – for example Payment Card Industry fines) arising from a claim first made against you during the period of insurance and during the course of your business as a result of</p> <ul style="list-style-type: none"> <li>■ You or your service provider failing to secure data;</li> <li>■ You unintentionally transmitting a virus; or</li> <li>■ The content of your website, emails or anything else distributed by your computer system damaging the reputation of others or infringing intellectual property rights.</li> </ul>	<p>Fines or penalties which are not insurable by law (for example the majority of regulatory fines).</p> <p>Costs resulting from the infringement of patents or liabilities associated with products, goods, services or advice provided by you.</p> <p>Costs resulting from action brought against you by any associated companies or other parties insured by your policy.</p> <p>You must have appropriate procedures in place for disposing of and destroying hardware and hard copy files in order to protect data.</p>
Section 5 Data breach expense	<p>The cost of</p> <ul style="list-style-type: none"> <li>■ Investigating, notifying and keeping customers informed</li> <li>■ Legal advice</li> <li>■ Public relations and crisis management expertise</li> <li>■ Identity theft assistance for your customers or others who have or may be affected</li> <li>■ A security audit to identify weaknesses in your computer systems</li> </ul> <p>if you discover during the period of insurance that you have failed to keep to the data privacy obligations of your business.</p>	<p>Restoration of your computer systems and data as this cover is available under Section 2 Data corruption and extra cost.</p> <p>Cost of correcting any failings in procedures, systems or security.</p> <p>You must have appropriate procedures in place for disposing of and destroying hardware and hard copy files in order to protect data.</p>
Section 6 Cyber event- loss of business income	<p>Loss of income during the indemnity period following a cyber event or prevention of access.</p> <p>Prevention of access means preventing access to or use of your computer systems due to damage to any property within a mile of your premises, a public authority using its powers to protect life or property or third parties illegally occupying premises.</p>	<p>Any loss of business income caused by or resulting from an external network failure, unless caused by or resulting from physical damage to the network or other property.</p>

Section No	What are the significant features and benefits?	What are the significant or unusual exclusions or limitations?
All sections	Removal of viruses and specialist advice to prevent viruses or hacking attacks following an incident.	Your data must be backed up at least every 7 days.  Your systems must be protected by licensed to you, paid for, virus-protection software which is updated at least every 7 days and a maintained firewall on all external gateways to the internet.

### Significant or unusual exclusions or limitations that apply to the whole policy

#### Excess

You will have to pay a contribution towards each claim (the excess). In addition, cover under Section 6, has a time excess, which means that you will not be covered for the financial loss that occurs during a period of time following an incident. The excess and the time excess (where applicable) will be shown in your schedule.

#### Cyber attack limit

The amount we pay may be limited by the 'Cyber attack limit' if the occurrence is the result of a cyber attack. Cyber attack is a computer virus, hacking or denial of service attack which is not just targeted at you and your computer system. The 'Cyber attack limit' is the most we will pay in total for the period of insurance, regardless of the number of occurrences, claims or claimants, for all claims, costs or losses that are the result of cyber attack. The 'Cyber attack limit' is shown in the schedule and will be reduced by any amount we have already paid for claims, costs or losses arising from cyber attack in the period of insurance.

All general exclusions and conditions are detailed on pages 9–13 of the policy document. Each section of the policy also includes exclusions specific to that section under the heading of "What we will not pay for".

### Cancellation rights

General condition 6 Cancellation explains our right to cancel your policy under various circumstances – see page 11 of the policy document.

### Changes to premium

If you make a change in the policy cover and this results in a charge or refund then such charge or refund will only be made by us if it exceeds €30.

### Claims service

You can make a claim through your insurance broker or directly by phoning us on 01 619 0300. The action to be taken by you in the event of an incident which may give rise to a claim is shown in the claims conditions on page 15 of the policy document.

In the event of a cyber incident it is extremely important to act immediately and to get professional support. We can provide access to a network of cyber risk experts who will be able to help with data recovery, investigations or legal support following a data breach, crisis management or public relations.

## Complaints procedure

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc  
2nd Floor,  
Block F2,  
EastPoint,  
Dublin 3  
D03 T6P8.

Tel: **01 619 0300**

Fax: **01 662 4639**

Email: **complaints@ecclesiastical.com**

## Our promise to you

We will aim to resolve your complaint within one business day

To resolve your complaint we will:

- Investigate your complaint diligently and impartially.
- Keep you informed of the progress of the investigation.
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.
- Respond in writing to your complaint as soon as possible.

If you're not satisfied with our response, or we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Services & Pensions Ombudsman,  
Lincoln House,  
Lincoln Place  
Dublin 2  
D02 VH29

Tel: **01 567 7000**

Email: **info@financialombudsman.ie**

Website: **www.fspo.ie**

*This complaints procedure does not affect your right to take legal proceedings*

## The Insurance Compensation Fund and the Financial Services Compensation Scheme (FSCS)

Irish resident policyholders of Ecclesiastical may be in a position to claim from either the Insurance Compensation Fund or the FSCS as detailed below.

### The Insurance Compensation Fund

This was established under the Irish Act 1964 and it is maintained and administered under the control of the President of the Irish High Court acting through the Accountant of the Irish High Court. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the website at [www.centralbank.ie](http://www.centralbank.ie)

### The Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by the UK Government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:

[www.fscs.org.uk](http://www.fscs.org.uk)

or write to:

Financial Services Compensation Scheme  
10th Floor, Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU.

Tel: **+44 207 741 4100**

Fax: **+44 207 741 4101**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

### Law applying

The policy will be governed by the law of the Republic of Ireland unless your central administration and/or place of establishment is located in England Wales or Scotland in which case the law that applies in that location will apply.







This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA registration number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

or by contacting the FCA on

**+44 207 066 1000**

For further information on any of our products, please speak to your insurance intermediary.

Or visit us at

**[www.ecclesiastical.ie](http://www.ecclesiastical.ie)**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **01 619 0300**.

You can also tell us if you would like to always receive literature in another format.



Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

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