

Online banking insurance

Insurance Product Information Document

Company: RiskPoint A/S, registered as an Insurance Intermediary with Finanstilsynet in Denmark, has the authority to establish coverage and to process claims for a number of insurance companies. For further information regarding which insurance company(ies) is used on your particular insurance policy, please address the front page of the quote/policy.

This document contains only the most important information relating to your insurance contract. The insurance policy as well as the insurance conditions attached complete the contractual information.

What is this type of insurance?

The Insurance covers loss of money from the Insured's bank accounts in Danish banks.



What is insured?

- ✓ The insurance covers the insured's direct loss in the event of online banking intrusion. Online banking intrusion means electronic theft of the Insured's money as a result of unauthorised transfer made by a third party via the Insured's network.
- ✓ Covers both deposits and withdrawal rights on online banking accounts.
- ✓ Covers the insured's expenses to determine the amount of loss due to online banking intrusion.



What is not insured?

Please refer to the insurance terms and conditions for a full overview of what the insurance does not cover.

The insurance does not cover claims caused by:

- ✗ Indirect or follow-on loss.
- ✗ Theft of the insured's money caused by errors at the financial institution, and/or actions and omissions by the financial institution's employees, and/or insured's employees or those with authorized access to insured's network.



Are there any restrictions on cover?

For a full overview of the insurance limitations, please refer to the insurance terms and conditions.

The insurance only covers:

- ! Online banking accounts in Danish financial institutions in Europe and branches of foreign financial institutions.



Where am I covered?

- ✓ Europe, unless otherwise stated in the policy.



What are my obligations?

- You must ensure that the risk information provided when submitting a tender is correct and complete.
- Notify RiskPoint as soon as possible in the event of a claim against the Insured.
- In the event of a claim, the Policyholder shall use reasonable endeavors to mitigate the claim and report the claim to RiskPoint as soon as possible in accordance with the terms



When and how do I pay?

The insurance is paid in advance and then the premium is due annually.
Together with the policy, you will receive a premium invoice for payment of the premium.



When does the cover start and end?

The front page of the policy states the date the policy takes effect (start date) and the date the policy expires (end date).



How do I cancel the contract?

The policy can be cancelled by giving 30 days' notice to the policy's main due date (unless otherwise stated in the specific conditions attached to your insurance). The policy can be cancelled by contacting your insurance advisor or by contacting RiskPoint directly at police@rpgroup.com