

CombiPoint

Insurance Product Information Document

Company: RiskPoint OY, registered as an Insurance Intermediary with Finanssilvalvonta in Finland, 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?

A combined Cyber/Tech E&O insurances covers third party liability arising either from a privacy breach, security breach or a professional technology/service error. It also contains first party losses arising as either direct costs arising from a cyber incident or a business interruption loss. The insurance also contains a fixed panel of vendors to support the client in experiencing a cyber incident



What is insured?

- ✓ The combined insurance covers liability for Technology and professional services errors & omissions
- ✓ The insurance pays reasonable legal costs for the insured's defense.
- ✓ Security and Privacy liability resulting from a privacy or security breach
- ✓ Business interruption loss incurred as a result of a privacy breach, security breach or system failure
- ✓ Incident response costs

Coverage can be extended with various options including Extortion, Bricking, and Cyber Crisis management.



What is not insured?

For a complete overview of what is not included in the insurance, please refer to the insurance terms and conditions. Typical exclusions and limitations are listed below

The insurance does not apply to claims based on or including:

- ✗ Bodily injury
- ✗ Products liability
- ✗ War and Cyber Warfare
- ✗ Use of illegal and unlicensed programs



Are there any restrictions on cover?

For a full overview of the limitations of the insurance, please refer to the insurance terms and conditions. Typical restrictions are listed below:

- ! The insurance does not provide cover for improvements of the computer system.
- ! The insurance does not provide cover for failure as a result of satellite, electrical- or mechanical failures.
- ! The insurance does not apply to acts or circumstances that the insured knows, or should have known, before the entry into force of this insurance.
- ! The insurance applies to the activities listed in the insurance policy. Other activities are therefore not included in the scope of the insurance.
- ! Some coverages may have a limited amount of insurance than the total amount of insurance of the policy. This is specifically stated in the insurance policy or in the insurance conditions.
- ! The insurance does not cover a claim to the extent that it is subject to international sanctions.

**Where am I covered?**

The insurance applies to losses worldwide unless otherwise stated in the insurance policy.

**What are my obligations?**

- You must verify the accuracy of the information provided upon receipt of the tender.
- You must inform the insurance company of any changes to the information provided when taking out the insurance.
- In the event of a loss, the insured persons shall use reasonable endeavors to limit the loss and report the loss to RiskPoint as soon as possible in accordance with the insurance terms and conditions.

**When and how do I pay?**

The premium is due for payment on the effective date of the policy. A premium invoice containing details of the payment period, account details and other information relevant to the payment of the premium will be sent with the policy.

**When does the cover start and end?**

The insurance policy specifies the date and time when the insurance takes effect and the date and time when the insurance period ends.

**How do I cancel the contract?**

This insurance and the insurance cover it provides shall automatically terminate at the end of the insurance period without notice. During the insurance period, the policyholder may terminate the policy with a 30-day notice period. The termination must always be made in writing to RiskPoint OY either by insurance broker or by e-mail to police@rpgroup.com.