Cyber Respond Insurance

Summary of Cover

This is a summary of our Cyber Respond insurance policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it. Your cover depends on the choices you have made. Your policy schedule document will show the items you have chosen to cover along with the cover limits.

What is Cyber Respond Insurance?

Aviva Cyber Respond provides access to expert support and cover for the costs of responding to a cyber incident that directly affects your business. It helps you investigate, contain, manage and recover from a cyber incident, with 24/7 access to specialist support when you need it most.

Cyber Incident Response

Cover for the costs of responding to a cyber incident, including expert coordination, investigation, legal and communications support.

Cover includes:

- ✓ **Crisis Management** - 24/7 access to Cyber Incident Crisis Manager.
- ✓ **IT Investigation and Forensic Costs** – cost of IT forensic experts for cause identification and incident containment.
- ✓ **Legal and Regulatory Management** – costs to manage legal response, breach notifications and regulatory and law-enforcement reporting.
- ✓ **Communications Costs** - costs of PR consultants to minimise adverse publicity following an incident.
- ✓ **Privacy Breach Management Costs** – costs for notifying affected individuals, credit or identity fraud monitoring services and helpline support.

Significant exclusions and limitations

- X We will not cover prior claims or circumstances that you were aware of, or ought to have known of, prior to the cover start date.
- X We will not cover any proceedings or claims brought by a subsidiary, parent or associate company.

Computer and Data Rectification

Cover for reinstating or restoring data, removing viruses or malware and replacing damaged computer hardware.

Cover includes:

- ✓ **Data Restoration Costs** – cost of restoring data following virus, hacking or denial of service attack and removing virus or similar mechanism.
- ✓ **Hardware Replacement (Bricking) Costs** – cost to repair or replace damaged computer equipment.

Significant exclusions and limitations

- X We will not cover replacement of industrial control systems or operational technology (OT) equipment.
- X We will not provide betterment, except for where original versions are unavailable.

Additional expenditure

Cover for the reasonable and necessary additional costs you incur to help avoid or reduce interruption to, or interference with, your business following a cyber incident.

Cover includes:

- ✓ Additional expenditure incurred as a **direct result** of a cyber incident.
- ✓ Costs incurred to **avoid or minimise disruption** to your business operations.
- ✓ Cyber incidents first discovered during the period of insurance.
- ✓ Cyber incidents that directly affect your **computer equipment**.

Cyber Crime

Cover for financial loss resulting from cyber enabled theft, fraud or unauthorised system use.

Cover includes:

- ✓ **Funds Transfer Fraud** - loss of funds following fraudulent electronic instruction moving money from your account without consent, or following a third party deceiving an employee into paying or transferring money by impersonating another person.
- ✓ **Theft of Personal Money** - loss of personal funds from directors' or employees' personal bank accounts resulting from unauthorised access.
- ✓ **Telephone Hacking** - call charges incurred due to unauthorised access to your telecommunication system.
- ✓ **Unauthorised Use of Computer Equipment** - costs following unauthorised use of your computer systems by a third-party for crypto-mining, hacking or denial-of-service attacks.

Significant exclusions and limitations

- X Losses involving fraud or collusion by the insured.
- X Losses caused by intentional or dishonest acts by directors or partners.

Online Risk and Reputation

Cover for support and costs incurred to manage online impersonation, fraud, misinformation and deepfake attacks.

Cover includes:

- ✓ **Corporate Identity Fraud** – costs to correct or reinstate public records, defend legal proceedings, and investigate the perpetrator.
- ✓ **Online Risk Response** - access to reputation protection services and legal fees for online impersonation, misinformation and similar online attacks.
- ✓ **Targeted Deepfake Attack** - support to identify and remove deepfake content and manage reputational impact, including platform monitoring and crisis management.

Significant exclusions and limitations

- X Prior claims or circumstances that you were aware of, or ought to have known of, prior to the cover start date.
- X Proceedings or claims brought by a subsidiary, parent or associate company.

Additional Benefits

- **Cyber Incident Response**

  24/7 access to a Cyber Incident Crisis Manager via a dedicated hotline, providing expert advice, consultancy and coordination of the full cyber incident response, including online reputation and deepfake crisis support.
- **24 hour, 365 days a year claims helpline - providing emergency assistance when it's needed**
- **Counselling service** - for you as a policyholder and your employees
- **Aviva Risk Management Solutions - https://www.aviva.co.uk/risksolutions**

Aviva Risk Management Solutions (ARMS) is a dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

ARMS offer a wide range of training and consultancy services from simple loss prevention advice through to bespoke on-site consultancy and offer generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via our Specialist Partner Network.

- **Aviva BusinessLaw - https://avivabusinesslaw.farill.io/**

This is a complimentary website, provided by Aviva, offering many tools and resources to help your client manage their business effectively, including unlimited legal advice via the legal advice helpline, business and legal guides, document builders etc. that can help with the day-to-day running of the business, as well as helping to manage exposure to legal risk.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy.
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents.
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy.
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

How long does my Aviva Business Insurance run for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

How to Claim

Claims can be reported via our cyber claims team on **0800 051 4473**.

Calls to 0800 numbers from UK landlines and mobiles are free. For our joint protection telephone calls may be recorded and/or monitored.

How do I make a complaint?

If for any reason you are unhappy with the product or service, please get in touch as soon as possible.
For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights. You can contact the FOS on **0800 023 4567** or visit their website at **www.financial-ombudsman.org.uk**, where you will find further information.

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel, contact your insurance adviser.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. **See fscs.org.uk**

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 02 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans farom landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

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