

## Art and Private Client – Endorsement

### **IMPORTANT NOTICE: CHANGES TO YOUR POLICY DUE TO BREXIT**

As a result of the likely departure of the United Kingdom from the European Union (Brexit), **we** have had to make some changes to how **our** policies are underwritten from 1<sup>st</sup> January 2019.

**Please note that the changes referred to in this notice do not affect the cover provided under the policy.**

Previously **our** policies were underwritten by Hiscox Underwriting Ltd (HUL) as an intermediary on behalf of the insurers shown in the schedule. Most sections of the policies were insured by Hiscox Insurance Company Limited (HIC), although some sections were insured by other insurers, as detailed on the schedule.

As a result of Brexit, sections of **our** policies that were previously insured by HIC are now insured by Hiscox SA (HSA) directly. HUL will no longer act as intermediary. HSA is an insurance company in the Hiscox group, domiciled and regulated in Luxembourg.

As a result of the change of insurer from HIC to HSA, **we** have had to make a number of changes to the way in which **our** policies are administered, including how complaints are dealt with.

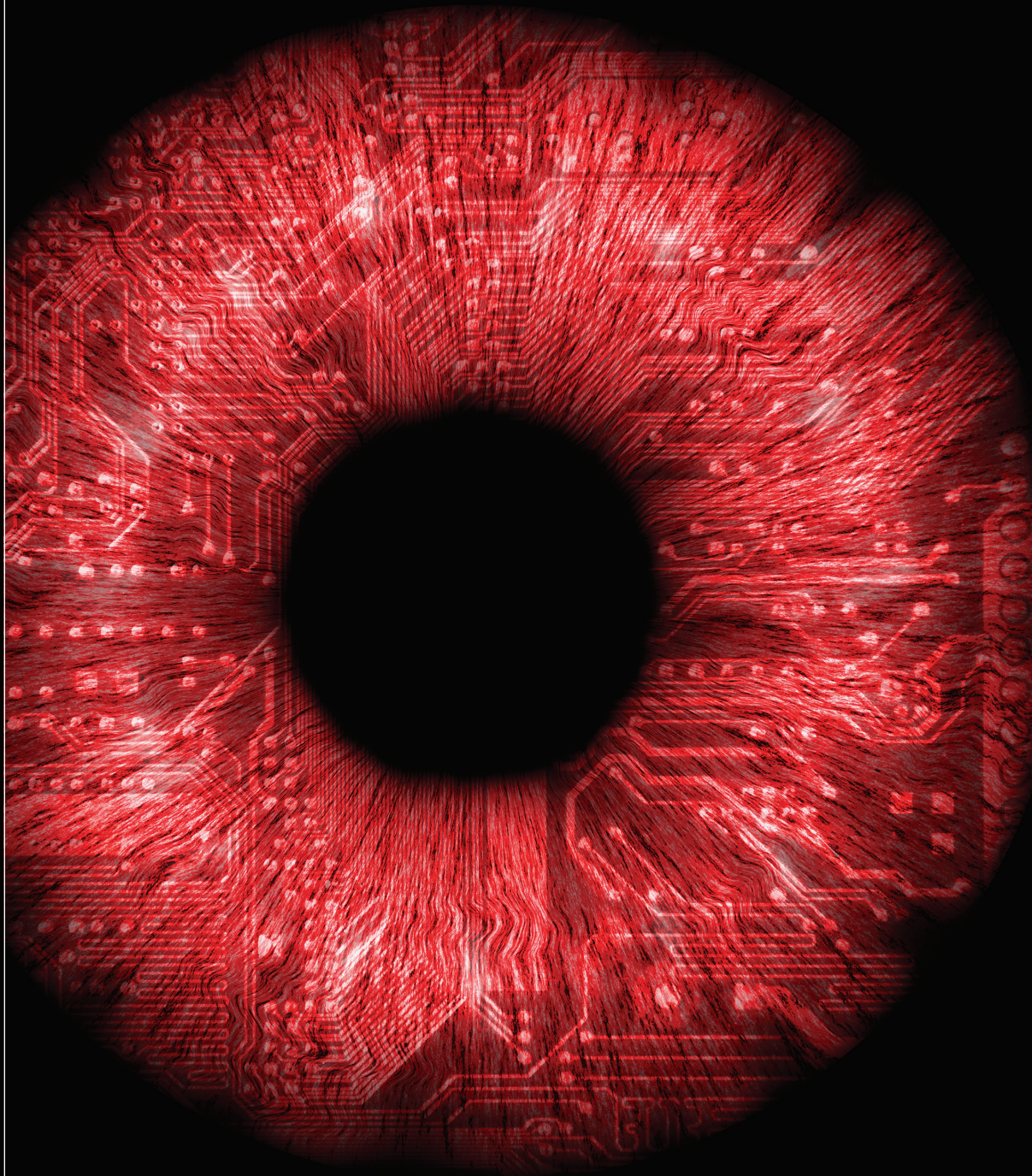
In order to reflect these changes, the following amendments are made to **your policy**, including the schedule:

	<b>Amended to read:</b>
References to Hiscox Insurance Company Limited:	Hiscox SA
Address:	Hiscox SA registered head office: Avenue John F. Kennedy 35F 1855 Luxembourg LUXEMBOURG  Local branch office: Hiscox SA (Irish branch) The Observatory 7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND  Website: <a href="https://Hiscox.ie">https://Hiscox.ie</a>
Company number:	Hiscox SA: Registered in Luxembourg with Trade and Company Register Luxembourg (RCS Luxembourg): registration number B217018  Hiscox SA (Irish branch): Registered in Republic of Ireland with Companies Registration Office: company number 908764
Regulator:	Hiscox SA is subject to the supervision of the Commissariat aux Assurances Local branch regulator: Central Bank of Ireland
Signatory:	Richard O'Dwyer Managing Director, Hiscox SA (Irish branch)
Contact number and email address for Customer Relations	<u>Customer relations:</u> <a href="mailto:customerrelations.ireland@hiscox.com">customerrelations.ireland@hiscox.com</a> +353 1 238 1810
Contact numbers and email addresses for Claims	<u>Private Client claims</u> <a href="mailto:privateclientclaims.ireland@hiscox.com">privateclientclaims.ireland@hiscox.com</a> +353 1 238 1814
Complaints:	Customer Relations Hiscox SA (Irish branch) The Observatory

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	<p>7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND</p> <p>or by telephone on +353 1 238 1810 or +353 1800 901 903 (free toll number), or by email at <a href="mailto:customerrelations.ireland@hiscox.com">customerrelations.ireland@hiscox.com</a>.</p>
Complaints (regulator):	<p>If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman.</p> <p>The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolves complaints with pensions providers and regulated financial services providers.</p> <p>Contact details: Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin DO2 VH29</p> <p>Phone: +353 1 567 7000 Email: <a href="mailto:info@fspoi.ie">info@fspoi.ie</a> Web: <a href="http://www.fspoi.ie">www.fspoi.ie</a></p> <p>If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <a href="http://ec.europa.eu/odr">http://ec.europa.eu/odr</a>.</p> <p>Alternatively, you can also contact:</p> <p>Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG e-mail: <a href="mailto:caa@caa.lu">caa@caa.lu</a></p> <p>Insurance Ombudsman ACA, 12, rue Erasme, L - 1468 Luxembourg LUXEMBOURG Phone: +352 44 21 44 1 Fax: +352 44-02-89 e-mail: <a href="mailto:mediateur@aca.lu">mediateur@aca.lu</a></p>
In addition, any references to Hiscox Underwriting Ltd in <b>your policy</b> are removed.	

Hiscox Personal Cyber Insurance  
What does this cover provide and  
is it suitable for you?





## What is Hiscox Personal Cyber Insurance?

The cover includes the repair or replacement of your personal computer, laptops, tablets or mobile phones and their personal programs along with the reconstitution of digital data, pictures and videos if they have been damaged, altered or corrupted by a hacker.

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This cover can be added to your 606 Home Insurance policy, if you decide it is suitable for you, for an additional premium.

As you would expect, there are limits to the scope of cover, the amount we will pay, as well as certain exclusions which will apply. This document provides key information about this product. Full terms and conditions can be found in your policy wording (ref: 6050 08/17). Your schedule will show if this section is covered and the amount we will pay up to.

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### Who is this suitable for?

This insurance has been designed for our Hiscox 606 Home Insurance customers, and may be suitable for you if you have a personal computer network, a regular level of email and social media activity, and make financial transactions online. If your household has a higher number of occupants or children, you may feel this increases the chances that your home or one of you or their devices could be targeted.

### Who may this product not be suitable for?

For some customers, this product may not be suitable.

This could include customers who:

- have a very low and restricted level of email and social media activity;
- do not carry out online banking or other similar online transactions;
- have computers and associated equipment which are of low value or not connected to the internet;
- run a business from home and do not have any personal computer equipment or online exposure which is not connected with their business; or
- have expert knowledge and protection in place which places them at very low risk to becoming a victim of cyber crime.

Similarly, certain customers may require a more specialist cyber or personal media policy that provides higher levels of coverage, and therefore this product may not be suitable.

This could include customers who:

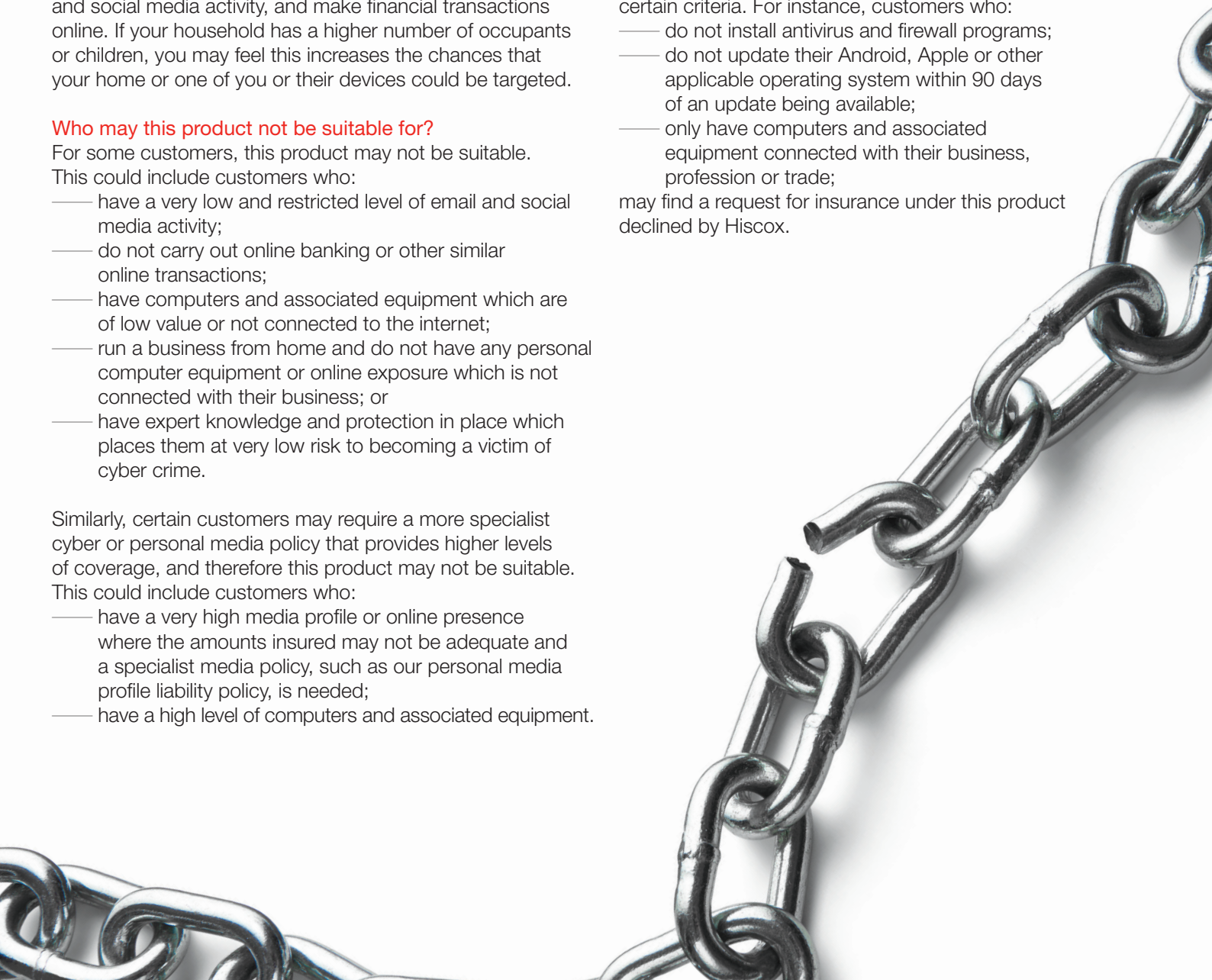
- have a very high media profile or online presence where the amounts insured may not be adequate and a specialist media policy, such as our personal media profile liability policy, is needed;
- have a high level of computers and associated equipment.

### Will we be able to insure every single prospective customer?

To be able to include this cover under the Hiscox 606 Home Insurance policy, you will need to meet certain criteria. For instance, customers who:

- do not install antivirus and firewall programs;
- do not update their Android, Apple or other applicable operating system within 90 days of an update being available;
- only have computers and associated equipment connected with their business, profession or trade;

may find a request for insurance under this product declined by Hiscox.





## What does this product cover?

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### Hacker damage cover

Although antivirus and firewalls will protect you in many instances, you could still be vulnerable to someone maliciously targeting you and gaining access to your computer network or equipment. If this were to happen, we will pay the reasonable and necessary cost of:

- repairing or replacing any damaged or corrupted items;
- replacing programs on these devices;
- retrieving your personal digital data, photographs or video and replacing music and video downloads.

We will only pay up to £50,000, or £100,000 if the higher limit is selected, for this cover.

### Cyber theft cover

Fortunately, the theft of funds from financial institutions such as your bank are quite rare and should this happen, your bank will still more often than not replace the stolen funds. However, there could be a situation, perhaps where they believe you have been grossly negligent, when your funds will not be reimbursed. You may also incur costs to recover your funds or replace your personal documents or title deeds, or have charges applied due to the lack of funds in an account, which are not normally covered by your financial organisation.

This may occur if someone maliciously gains access to your computer equipment by electronically bypassing the security systems in place, and as a result is able to access and transfer your funds, documents or title deeds to someone else or another bank account. This could also occur if you mistakenly use a fraudulent unsecured wireless network. This could also result in the fraudulent use of your data or call allowance. Another way criminals try to obtain log in and password details is by sending emails which mimic a financial institution and attempt to fool the individual into providing their details.

If this were to happen, we would cover the charges you incur, the funds taken, and the costs needed to replace your documents or title deeds. We will pay up to £25,000, or £50,000 if the higher limit is selected, for this cover.

Cyber theft does not cover the theft of tangible property, funds, cash, personal documents or title deeds. Theft of such items is covered under the contents section of your Hiscox 606 Home Insurance policy, if in force and subject to any other policy exclusions that may apply.

Cyber theft cover does not insure against theft from your financial institution, unless you are personally hacked. If the bank or institution has been hacked directly, they will be responsible for the reimbursement of your funds, documents or deeds, rather than any loss being covered under this policy.

### Social engineering cover

Criminals are using increasingly sophisticated means to fool people into transferring money to a fraudulent account. For example, criminals will attempt to gain access to email and social media accounts by sending emails with links which, once clicked, will allow access to these accounts. With this access, they can then send an email to saved contacts to request funds be transferred, perhaps by pretending to be a friend or relative abroad in need of emergency cash or a company such as a builder requesting payment for some works. Emails can also be accidentally sent to the wrong address or even intercepted with sophisticated software. In all these scenarios, fraudulent bank details are provided. In these situations, banks and other financial institutions are unlikely to reimburse the funds, as they are deemed to have been wilfully transferred.

If this were to happen, we will reimburse the amount of funds you have transferred and lost.

We will pay up to £25,000, or £50,000 if the higher limit is selected, for this cover if the email was sent directly from one of your personal contacts. The amount we will pay reduces to £10,000, or £20,000 if the higher limit is selected, for this cover if the email was not sent directly from one of your personal contacts.

You need to take reasonable steps to check the identity of the sender of the email or social media account holder and that they are entitled to request payment, otherwise your claim will not be covered.

This does not cover all methods of social engineering techniques such as those over the telephone or in person, and only covers those which emanate from a fraudulent email.

### Cyber extortion cover

Cyber extortion most commonly occurs in the form of ransomware, which is often spread through malicious emails pretending to be from reputable sources or contacts you know. Once opened, a malicious software (malware) may disrupt or lock your device, encrypt or threaten to encrypt or delete the data, music or videos contained on your device, or threaten to share information held on your device, unless a ransom is paid. Whilst some malware may be reversible, others are much more sophisticated and may require payment to release an electronic key (code) to free your device or decrypt your data, music or video. You may also need the advice and support of an expert to help you.

If this were to happen to you, we will reimburse the ransom and cover the fees and expenses of a consultant to advise on handling the demand.



### Cyber extortion cover (cont.)

We will pay up to £50,000, or £100,000 if the higher limit is selected.

You will need to make all reasonable efforts to ensure the extortion threat is genuine, demonstrate that it will be paid under duress and have our prior written consent before the ransom is paid. Otherwise we do not have to reimburse the ransom.

There will also be situations where we are legally not permitted to pay a ransom, for example when a suspected terrorist organisation is involved or where sanctions rules apply.

### Cyber media liability cover

This may occur if someone maliciously targets you and gains access to your personal email or social media accounts. As a direct result of this, emails or posts could be sent from your account(s) which result in you being required to settle a claim or judgment against you for breach of intellectual property rights, defamation, libel or slander, or negligent transmission of a computer virus.

If this were to happen, we would pay the amount to settle the claim, or judgment against you, as well as the reasonable costs and expenses to defend the claim once we have given written agreement.

We will pay up to £50,000, or £100,000 if the higher limit is selected.

You must not reveal the amount of cover available under this cover, otherwise we may reduce the amount we pay.

This does not cover any email or social media postings which are made by you, but only those made by a malicious third party pretending to be you.

### What else does this product not cover?

We do not cover:

- more than £50,000, or £100,000 if the higher limit is selected, in total for the whole of this cover during the period of insurance;
- the first £500 of each claim or loss;
- losses due to the failure of services to your home from any third-party service provider. So for example, your internet provider was hacked and you could not connect to the internet as a result, this would not be covered;
- any loss or liability arising from the use of any email, social media posting or website used for the purposes of your trade, business or profession;
- any loss or damage to any document, program or software, that relates to, or is used for the purposes of your trade, business or profession;
- any computer network, hardware, laptop, tablet or mobile phone which is not owned by you and used mainly by you for personal purposes;
- any matter that you knew or reasonably ought to have known would likely lead to a covered loss of claim prior to the start of this policy.