



CYBER

Cyber cover automatically included as standard in Premier and Amethyst Private Client policies

Cover Summary

The cyber section covers the policyholder against cyber damage, crime and liability and is automatically included in our Premier (HNW) and Amethyst (MNV) policies as standard.

For details of the target market, distribution strategy and product governance for these products, please refer to the relevant Broker Product Summary.

1 Cyber home systems damage

- ✓ Home systems restoration
- ✓ Computer virus removal
- ✓ Professional assistance

2 Cyber crime

- ✓ Fraud
- ✓ Telephone hacking
- ✓ Cyber ransom
- ✓ Identity theft assistance

3 Cyber online liability

- ✓ Data privacy
- ✓ Computer virus transmission
- ✓ Defamation and Disparagement

Cover Limits

| | |
|----------------------|----------|
| PREMIER (Section 9) | £100,000 |
| AMETHYST (Section 8) | £50,000 |
| Excess | £500 |

Claims

- ✓ Specialist cyber claims handling team
- ✓ Quick decisions made by specialist triage units
- ✓ Claims line open 24/7

Added Support Services

- ✓ Legal defence costs to cover representation and advice by legal professionals
- ✓ Identity theft resolution services
- ✓ IT forensic specialists
- ✓ Data restoration support

Underwriter(s)

HSB Engineering Insurance Limited under a facility managed by Plum Underwriting Ltd

Contacts

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Far from standard

