

**Company:** Pohjola Insurance Ltd, 1458359-3,  
Helsinki, Finland

**Product:** Cyber-insurance

Full pre-contractual information about the product that must be provided concerning the contract are in the product description, insurance terms and conditions and the policy document.

## What kind of insurance is this?

Cyber-insurance is an insurance designed for SMEs that helps you to prepare against cyber risks and changing regulations. The insurance covers financial losses incurred by companies as a result of, for example, data system break-ins, denial of service attacks, computer viruses and malicious software. The insurance also covers costs arising from recovering the files, the obligation to inform customers pursuant to the General Data Protection Regulation, and the use of a communications agency if there is a reputational risk. The insurance also includes expert services provided by OP's partner in order to minimise the damage and to restore normality. In order to be granted cyber-insurance, your company must have up-to-date virus protection, a firewall and daily back-ups.



### What is insured?

The insurance covers, up to the maximum amount of compensation entered in the insurance policy,

- ✓ financial losses arising from business interruption, such as profit margin losses caused by a data system break-in, computer virus, denial of service attack or malicious software
- ✓ costs arising from investigation of the reasons for the data system break-in and the costs of software recovery
- ✓ costs arising from the use of a communications agency if the company's reputation is at risk in connection with a coverable insurance event
- ✓ costs arising from the obligation to inform customers pursuant to the General Data Protection Regulation
- ✓ financial losses caused to third parties (individuals or businesses) in connection with security breaches as a result of, for example, customer data falling into the wrong hands.



### What is not insured?

Cyber-insurance does not cover, for example,

- ✗ bodily injuries and material damage
- ✗ fines, delay penalties or other similar compensation.



### Are there any restrictions on cover?

The insurance does not cover loss or damage arising from

- ! deficiency or failure in updating a firewall or antivirus software
- ! neglecting daily backups.



## Where is the insurance valid?

- ✓ The insurance is valid in Europe unless otherwise stated in the insurance policy.



## What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the firewall, antivirus software and daily backups.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- The information requested must be provided when claiming compensation.
- The safety regulations issued by the insurance company about loss prevention and limitation must be followed.



## When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments. In certain cases, we require that the first insurance period's premium be paid in advance.



## When does the cover start and end?

The insurance is valid earliest from the date when it was applied for. The insurance ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions.



## How do I cancel the contract?

You can terminate the insurance or a cover included in it on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.