

CYBER CARE INSURANCE

Document with information about the insurance product

Insurer: Inter Partner Assistance SA, an insurance company certified by the BNB under number 0487, with registered office at Boulevard du Régent 7 in 1000 Brussels - BE0415 591 055



Product reference : 27052020 Cyber Care

The purpose of this document is to give you an overview of the main cover and exclusions relating to this insurance. This document has not been personalised according to your specific needs and the information contained therein is not exhaustive. For additional information, please consult the contractual and pre-contractual conditions relating to this insurance product.

In case of any discrepancy between this document and the underlying conditions relating to this insurance product, the underlying conditions will prevail.

What type of insurance is concerned?

This is an insurance policy under which the insurer guarantees the insured up to the amounts indicated and, in accordance with the general and special terms and conditions relating to the risks associated with the Internet in the context of his privacy, with regard to data recovery, damage to his e-reputation, identity theft (including fraudulent use of means of payment), non-delivery or non-compliant delivery of a good purchased on the Internet.



What is covered?

General Assistance and Insurance Services

- ✓ *Information Services*
 - 24/7 Helpline with regards to risk relating to the use of Internet as mentioned in Section 1
- ✓ *Legal information over the phone*
 - Legal information over the Phone in the event of a legal issue concerning e-reputation damage, identity theft (including fraudulent use of means of payment), a purchase made on the Internet, the infringement of Intellectual Property Laws (limited to 3 calls per Insurance Year)
- ✓ *Data Recovery*
 - The insured will be put in contact with an external specialised company, which will (Coverage of cost limited to 1 intervention up to € 800 (incl. VAT) per Insurance year) (coverage only applicable from 2 months after the start of the contract):
 - o Attempt to restore or remove (as applicable) data from a covered storage medium
- ✓ *Coverage in the case of E-reputation Damage*
 - The Insured will be put in contact with an external specialised company, which will take it upon itself to: (Coverage of cost limited to € 5.000 (incl. VAT) per Insurance Year)
 - o check the reputation of the Insured on the Internet;
 - o issue a report specifying recommendations for action;
 - o identify the operator of the website hosting the post which caused the damage to the e-reputation of the Insured;
 - o report on the actions taken to remove the link(s) identified, as well as any copies of those links present at that time of the claim, subject to the technical limitations of the Internet, and to issue a final report on the success or failure of the measures taken.
 - Psychological support services (limited to 3 consultations per Insurance Year)



What is not covered?

- ✗ Cases related to Internet use by the Insured that is deemed illegal, unlawful, criminal, racist, extremist, pornographic or ethically questionable. This includes cases where there is complicity, whether direct or indirect, or incitement on the part of the Policyholder.
- ✗ The insurance cover does not apply in cases involving the following persons or parties:
 - Incidents that are attributable to a person living under the same roof at the Insured's main residence;
 - Claims made against the Insurer;
 - Cases where the personal data of the insured persons is published on the Internet by the State or a local (government) institution.
- ✗ Situations that are the result of an action or negligence and/or an intentional mistake on the part of the Insured and/or Policyholder and where the loss was foreseeable.
- ✗ Situations that are the consequence of (civil) war or warlike contexts, social conflicts, general lockdowns, the mobilisation of persons or the requisitioning of materials by the authorities, terrorism, sabotage, radioactivity, nuclear reactions and ionising radiation.
- ✗ Situations that are the consequence of a decision taken by the authorities.
- ✗ Any costs not formally mentioned as being covered in this Insurance Policy.
- ✗ The Insurer shall not, on any account and for any reason whatsoever, be held liable for any damage or loss as a result of:
 - Deterioration, acts of vandalism or theft affecting the Insured's property during the period of assistance;
 - Any delay or negligence in the performance of the Insurer's obligations under this Policy due to force majeure. A case of force majeure is considered to be any unforeseen external cause that is beyond the reasonable control of the party involved.

- ✓ **Coverage in the case of Identity theft**
 - The Insured will be put in contact with an external specialised company, which will take it upon itself to: (Coverage of cost limited to € 5.000 (incl. VAT) per Insurance Year)
 - o carry out a targeted and individual search of the Insured's data to check whether data has been misappropriated on the Internet;
 - o issue a report specifying recommendations for action;
 - o identify the operator of the website containing the stolen data, and which may have processed the stolen data;
 - o report on the actions taken to remove or to modify the misappropriated data, subject to the technical limitations of the Internet, and to issue a final report on the success or failure of the measures taken.
 - Psychological support services (limited to 3 consultations per Insurance Year)
 - Reimbursement of costs related to Identity theft, namely the following: (limit of € 1.000 (incl. VAT) per Insurance Year)
 - o loans and credits taken out in the name of the Insured by the identify thief and which would not otherwise be reimbursed;
 - o any loss of salary due to the taking of unpaid leave, either to attend court proceedings or for the purposes of a criminal investigation into the circumstances leading up to the Event;
 - o the cost of any telephone calls made by the identify thief after opening a telephone line in the name of the Insured;
 - o the cost of any out-of-plan telephone calls made by the Insured to a credit or payment institution or to the authorities while trying to resolve the situation;
 - o postal charges related to the claim;
 - o the cost of re-issuing identity documents.
- ✓ **Coverage for Internet Purchases**
 - The purchase price will be reimbursed by the Insurer in the event of Non-Delivery or Non-compliant Delivery if the e-merchant does not give a refund or replacement following a claim by the Insured
 - In the event that the Policyholder or Insured returns the Insured Good, the Insurer shall cover any re-shipment/return costs paid by the Insured
 - Obligation to file a claim with the e-merchant prior to contacting the Insurer
 - o Non-Compliant Delivery: The Insured must submit a claim within 7 calendar days of delivery to the e-merchant by post or by claims form as provided online
 - o Non-Delivery: The Insured must send a claims letter to the e-merchant by post, or complete and send the claims form provided online by the e-merchant as soon as he is aware of the non-delivery
 - If the e-merchant refuses to give a refund or a replacement or does not reply within 30 calendar days the insured should contact the Insurer with certain supporting documents (as can be found in the General conditions)
 - The cover is limited to € 5.000 (Incl. VAT) and is limited to three claims per Insurance Year

- Any delay or poor performance on the part of a service provider sub-contracted by the Insurer. If necessary, the Insured can contact the service provider concerned directly.



Are there any limitations in coverage? Exclusions (non-exhaustive)

Data Recovery

- ! Data recovery from devices other than: HDD drives from notebooks or PCs; External USB-HDD-drives, SSD drives from notebooks or PCS, external USB-SSD-drives, USB-sticks and memory cards, Tablets and mobile phones, Storage systems (RAID, NAS, SAN);
- ! If the data reconstruction is technologically impossible, no recovery will be undertaken;
- ! Illegal data or data that you weren't allowed to use;
- ! Damages resulting from intent or negligence;
- ! Data recovery in case of erased, blocked or damaged data following a ransomware or other virus attack.

E-reputation damage

- ! e-reputation damage that occurred prior to the effective date of the cover;
- ! cases where personal information was voluntarily disclosed by the Insured, or where the Insured granted authorisation allowing his/her personal information to be disclosed;
- ! damage to e-reputation occurring in a conversation, conference or publication made on the Internet using instantaneous communication software either with or without the use of video images or webcams;
- ! the subsequent consequences of e-reputation damage, i.e. any action brought against a third party other than the publisher or host of the site on which the e-reputation damage (e.g. insult or defamation, or the unlawful disclosure of the Insured's private facts) occurred;
- ! e-reputation damage caused by a media company or journalist.

Identity Theft

- ! cases that are attributable to a person living under the same roof at the Insured's main residence;
- ! consequential or indirect loss resulting from the Identity Theft;
- ! cases that are caused personally or directly by the Insured;
- ! case due to a security breach or any other event involving a leak of the personal data at a service provider with whom the Insured has a contractual relationship.

Internet purchases

- ! animals and plants;
- ! jewellery, silverware, precious stones, paintings, sculptures, carpets, cash, ingots, collectable stamps, collectable coins, collectable banknotes, commercial bills, bills of exchange, shares, bonds, coupons, equity and debt securities, cash vouchers, postage & tax stamps, transport tickets, tickets for leisure activities;
- ! perishable foodstuffs & goods;
- ! drugs & medicines;
- ! weapons of any kind;
- ! motorised vehicles (e.g. electric bicycles, scooters, motorcycles, cars, etc.);
- ! streamed or downloaded digital content;
- ! goods purchased for resale as merchandise;
- ! goods purchased from a private individual;
- ! second-hand or used goods;
- ! goods purchased on an auction site;
- ! goods not delivered due to a postal or carrier strike, lockdown or sabotage;
- ! goods not delivered due to an epidemic, pandemic or containment;
- ! goods sent but not delivered by the postal service, or sent and delivered via a carrier without proof of receipt.



Where am I covered?

- ✓ The benefit under this Policy are only available in Belgium



What are my obligations?

Prior to the occurrence of an Insured Event, the Insured and/or Policyholder is required to:

- Show due care when providing personal data on the Internet.
- In particular, the Insured and/or Policyholder:
 - o should refrain from sharing passwords, access codes, or similar confidential information to persons living outside the household, especially relating to means of payment (e.g. credit card or PIN codes) and to Internet apps (e.g. social networks).
 - o should refrain from using unencrypted websites that clearly do not offer secure payment systems. In this respect, the Insured and/or Policyholder should check to ensure that any Internet pages used for making payments begin with "HTTPS://".
- Install an adequate virus protection system, which is permanently enabled and maintained up-to-date.
- Not open any suspicious e-mails, and delete them immediately.
- Check the bank statement of any accounts used for Internet payments at least once every two weeks, and take immediate and appropriate action in the event of any suspicious credit card or bank account transactions.
- In particular, the Insured and/or Policyholder: Should cancel or block the bank account in question, report the incident to the bank, and in case of fraud, report the matter to the police.

In the event of the occurrence of an Insured Event, the Insured is required to:

- Notify the Insurer by telephone or e-mail immediately upon becoming aware of the Event.
Telephone: 00 32 (0) 2/552.51.65
- Any damage or loss caused as a result of unlawful, illegal or criminal acts (e.g. insults, fraud, intimidation, data theft) must be reported to the police immediately upon becoming aware of them.
- Follow the Insurer's instructions, and provide the Insurer with any useful information relating to the Event.
- Take all reasonable steps to limit the consequences of the Event in accordance with the general obligation to minimise effects and loss.
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If the Policyholder or Insured fails to meet the foregoing obligations, and this subsequently results in a financial disadvantage for the Insurer, the Insurer may decide to refuse or limit the cover it provides under this Policy. The Insurer also reserves the right to recover any amounts paid out for claims to which the Insured was not duly entitled under this Policy.



When and how do I pay?

The premium (including VAT and applicable contributions) is payable in advance at the request of the Insurer (or at the request of the insurance intermediary mentioned in the Specific Terms & Conditions).



When does the coverage start and end?

Unless otherwise agreed, the benefits of this Policy shall take effect as of the date mentioned in the Specific Terms & Conditions hereof.

The Policy is concluded for a period of one calendar year, commencing on the date of the first premium payment. The Policy shall be automatically renewed at the end of each Insurance Year for a period of one further calendar year.

However, either party has the option to cancel the automatic renewal of the Policy by registered letter, letter of notice against acknowledgement of

delivery, or by writ sent to the other party within three months of the end of the current Insurance Year.



How do I renounce my contract?

On the one hand, the parties may object to the tacit renewal by registered letter sent to the post office at least three months before it expires.

On the other hand, the Affiliate may terminate the agreement at any time in writing and without giving reasons, except during the first 6 months. Proximus will send the Customer a written notification indicating the date of termination of the Agreement. Payments will not be refunded and the member will continue to benefit from the group insurance until the end of the current monthly billing period.

During the first 6 months, the member can terminate the Contract early without any charges :

a) After each notification of claim. This termination will take place no later than one month after payment or refusal of payment of the indemnity. The contract can be terminated by registered letter, by bailiff's writ or by delivery of the termination letter against receipt.

In this case, the termination takes effect at the end of a period of three months from the day following the notification, the day following the date of the acknowledgement of receipt or, in the case of sending by registered mail, the day following its delivery.

(b) Only in the case of distance selling within 14 days of the conclusion of the insurance contract. The insurance contract shall be cancelled with immediate effect upon notification by the policyholder to the Insurer. This possibility of early termination may not be exercised if the Insurer has intervened in the meantime.