

Insurance Product Information Document

Product: Insurance against Cyber Risks
Company: Insurance Company Lev Ins AD
UIN:121130788
License №98/06.01.2000
Address: Republic of Bulgaria, Sofia, 67 A, Simeonovsko shosse Blvd

This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalized to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in the insurance policy.

What is this type of insurance?

This insurance policy provides cover against cyber risks and the use of the internet.



What is insured?

- ✓ Cyber threat or Cyber attack;
- ✓ Cyber theft;
- ✓ Restriction of Access;
- ✓ Support against Third party liability.



What is not insured?

The Company shall not be liable for claims arising from:

- ✗ Physical loss or damage to tangible property;
- ✗ Loss arising from the failure of services;
- ✗ Consequential loss or damage;
- ✗ Costs or retrieving, repairing or replacing any digital data;
- ✗ Business interruption;
- ✗ Regulatory fines and penalties;
- ✗ Cyber risk which not specifically mentioned in the Insurance Policy;
- ✗ Incident occurring outside of the country of where your business is located;
- ✗ Infringement of any intellectual property rights.



Are there any restrictions on cover?

In order for the insurer to provide some of the coverages, the insured shall have to have installed a recommended Protection Security Solution.



Where am I covered?

The Cyber Lev policy is valid solely in the country where you have taken this policy up located.



What are my obligations?

- You shall take all reasonable precautions to safeguard your digital assets and identity;
- You shall notify the Company during the period of insurance for any threat or potential threat;
- You must take reasonable care to give us complete and accurate answers to any questions we ask regarding your policy;
- You must adhere to the terms, provisions and clauses of this policy – failure to do so could affect your cover;
- You must inform us about any incident as soon as possible, so we can advise you what to do next and help you settle any claim.



When and how do I pay?

You can pay your premium to your insurance intermediary or by Credit or Debit Card or even by Direct Debit prior to inception.



When does the coverage start and end?

The period of insurance commences on the start date as specified in your policy, for the duration specified in your policy.



How do I cancel the contract?

You can cancel the Policy at any time. Premium will be returned to you on a pro rata basis.