

Cyber Insurance

Insurance Product Information Document

Company: Beazley Furlonge Limited

Product: KennCo Underwriting Ltd, T/A KennCo Insurance

Product: Cyber Insurance

Policy Insured by: Beazley Furlonge Limited (Company Registration Number: 01893407 and VAT Number: 649 2754 03) is a managing agent for Syndicates at Lloyd's and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 204896). Beazley Furlonge Limited is registered in England and Wales with its Registered Office at Plantation Place South, 60 Great Tower Street, London EC3R 5AD.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including but not limited to the Proposal Form or Statement of Fact, the Insurance Schedule, Policy Document and the Terms of Business.

What is this type of insurance?

This is a Cyber insurance policy



What is insured?

- ✓ Information security and privacy liability

Breach response services including;

- ✓ Computer Expert Services;
- ✓ Legal Services;
- ✓ Notification
- ✓ Call Centre Services;
- ✓ Breach Resolution and Mitigation Services; and
- ✓ Public Relations and Crisis Management Expenses.

Additional First Party Coverages available:

- Cyber Extortion
- First Party Data Protection
- First Party Network Business Interruption



What is not insured?

- ✗ Prior knowledge of any claim loss or cost prior to inception of cover
- ✗ Insured versus Insured and related entity
- ✗ Abuse and molestation
- ✗ Antitrust laws
- ✗ Bribery, corruption and organised crime laws
- ✗ Electrical, utility, telecommunications, infrastructure and satellite malfunction
- ✗ Employment relationships
- ✗ Fines and sanctions
- ✗ Intentional acts
- ✗ The deductible amount stated in the schedule

This is not an exhaustive list, please read the policy document for a full list of exclusions.



Are there any restrictions on cover?

Endorsements may apply to your policy. These will be shown in your policy documents



Where am I covered?

Worldwide



What are my obligations?

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must comply with all the terms and conditions set out in the policy document
- You must report an incident as soon as practicable during the policy period
- You must cooperate with Insurers
- You must take all reasonable steps to mitigate any loss



When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with us or your broker for full payment options



When does the cover start and end?

- The policy is for a period of 12 months, unless otherwise stated. Your exact policy start and end dates will be shown on your Schedule of Cover



How do I cancel the contract?

- You can cancel this Insurance at any time by writing to us or your broker with your cancellation instructions. If there is no claim or circumstance on the policy during the current period of insurance, we will return part of your premium