

# Personal Cyber Protection Insurance

## Insurance Product Information Document

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

Personal Cyber Protection is a financial loss contract. It will help you and your family members who permanently reside with you in your home with the reimbursement of financial losses following: cyber bullying and defamation; recovery of insured data; online sales fraud; online shopping fraud; and online theft of personal funds.



#### What is insured?

- ✓ Loss from Cyber bullying or defamation  
£2,500 per claim
- ✓ Loss from recovery of insured data  
£2,500 per claim
- ✓ Online sales fraud  
£2,500 per claim
- ✓ Online shopping fraud  
£2,500 per claim
- ✓ Online theft of personal funds  
£10,000 per claim



#### What is not insured?

- ✗ Any loss greater than the limit or sublimit
- ✗ Excess of £75 each and every claim



#### Are there any restrictions on cover?

- ! To benefit from this policy your main residence must be situated in England, Northern Ireland, Scotland or Wales.
- ! This policy operates on a claims-occurring basis, which means that the insured incident must happen and be discovered by you during the period of insurance.
- ! This policy will pay a maximum of 2 (two) claims per section of cover in any one period of insurance.



### Where am I covered?

✓ Cover is offered for you if your home address is within England, Northern Ireland, Scotland or Wales.



### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



### When and how do I pay?

You must pay your premium as a single annual payment.



### When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

### Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

### Making a claim

If you need to make a claim, please obtain a claim form no later than 60 days after the event by calling us on **0333 400 0348**. Calls to this number are charged at local rate.

**On all correspondence please tell us you are insured by SEIB and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

### Complaints regarding the SALE OF THE POLICY

**In the first instance, please contact SEIB directly. If they are unable to resolve your complaint before the end of the third working day they will pass it to:**

Name: Customer Relations Team, UK General Insurance Limited

Address: Cast House, old Mill Business Park, Leeds, LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### Complaints regarding CLAIMS

Name: Customer Relations Department, Cunningham Lindsey

Address: Apex Plaza, Forbury Road, Reading, RG1 1AX

Tel: 0345 600 3568

Email: [complaints@cl-uk.com](mailto:complaints@cl-uk.com)

**On all correspondence please tell us you are insured by SEIB and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

**Call 01708 850000**

[www.seib.co.uk](http://www.seib.co.uk)   

South Essex House, North Road, South Ockendon Essex RM15 5BE. SEIB Insurance Brokers Ltd are authorised and regulated by the Financial Conduct Authority. (local call charges apply).



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Over 50 years of excellent service