

Company: AIG Europe S.A., Belgian branch

Product: CyberEdge Policy

AIG Europe S.A., a company under Luxembourg law (R.C.S. B218806). Head office: 35 D Avenue John F. Kennedy, L-1855, Luxembourg. Authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances (CAA - 11 rue Robert Stumper, L-2557 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.) AIG Europe S.A., Belgium branch office, Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels: 0692.816.659. Registered with the National Bank of Belgium (NBB) under the number 3084 (NBB - Berlaimontlaan 14, 1000 Brussels, www.nbb.be.)

This document provides you with an overview of the main points of cover and the specific exclusions of this insurance. This document is neither tailor-made nor based upon your specific needs and the information herein is not exhaustive. You will find all of the detailed information applicable to this insurance in the general and specific terms and conditions of the policy

What is this type of insurance?

CyberEdge covers several consequences of a cyber incident, taking place in the computer system of the insured. The main goal of CyberEdge is to insure the business continuity in case of a cyber-incident.

A cyber-incident would be:

- Security failure
- System failure
- Breach of personal and/or corporate information



What is insured?

- ✓ Event management provides cover for the following costs arising out of a cyber-incident:
 - First response
 - Legal services
 - IT services
 - Data restoration
 - Reputational protection
 - Notification costs
 - Credit and ID monitoring
- ✓ Data protection obligations providing cover for defence costs and legally insurable data protection fines in respect of a regulatory investigation
- ✓ Liability for damages, including defence costs, arising out a 3rd party claim alleging a security failure or breach of personal and/or corporate information
- ✓ Network interruption providing cover for the loss of net profit and expenses as defined and calculated in the policy following a security or system failure causing a suspension of the company's computer system services
- ✓ Multimedia liability for damages, including defence cost arising out of a 3rd party claim alleging defamation, unintentional copyright or mark infringement, and/or privacy infringement in the performance of multi-media activities
- ✓ Extortion
- ✓ Cybertheft providing cover for the loss of money or tangible goods resulting from a 3rd party's unauthorised access to the company's computer systems
- ✓ Hacking of the telephone system providing cover for phone call expenses resulting from unauthorised access and use of the company's telephone systems



What is not insured?

- ✗ Theft that is not a direct result of an intrusion in the company's computer system or that is committed by an employee
- ✗ Bodily injury and property damage
- ✗ Reputational damage
- ✗ Antitrust
- ✗ Tax-related claims
- ✗ Prior claims and circumstances
- ✗ Uninsurable loss (ie. certain fines)
- ✗ Intentional damage caused by directors, principals, partners when acting on their own or in collusion with others
- ✗ Systems
 - Any electrical or mechanical failure of infrastructure not under control of the insured
 - Any failure of telephone lines, data transmission lines, satellites, or other telecommunications infrastructure not under control of an insured
- ✗ Over redemption
- ✗ Employment practices violation
- ✗ Pollution
- ✗ Costs arising out of reforming, improving or rectifying any deficiency or defect in the company's systems, processes, operating hardware or software or virus controls which existed prior to the security failure or system failure
- ✗ An insured's costs of providing, correcting, re-performing or completing any services

The maximum sum insured is determined on a case-by-case basis and is stipulated in the specific and/or general terms and conditions.



Are there any restrictions on cover?

- ! Deductible (or waiting period for network interruption) as described in the specific conditions.
- ! Policy Limits as described in the specific conditions
The Policy Limit is the nominal amount mentioned in the specific conditions of the policy which sets the maximum indemnification amount, per claim and for the entire policy period, payable by the insurer under the policy.
- ! The deductible is determined on a case-by-case basis and is stipulated in the specific and/or general terms and conditions.



Where am I covered?

- ✓ Worldwide
- ✓ Payment of loss under this policy shall only be made in full compliance with all UN, EU, Belgian, Luxembourg and US trade and economic sanctions, including, but not limited to, sanctions enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").



What are my obligations?

- Paying the premium
- Answering the questions you are asked in an honest, clear and complete way.
- Promptly inform the insurer of any claim made of circumstances that are likely to give rise to a claim or an insured event and provide the following info:
 - the nature and circumstances of the facts;
 - alleged, supposed or potential breach;
 - date, time and place of the alleged, supposed or potential breach;
 - the identity of the potential claimants and all other potentially involved persons and/or entities;
 - estimate of possible loss;
 - the potential consequences.
- You must take all reasonable measures to limit and prevent the consequences of the claim.
- Maintenance of technology:
The insured will take all reasonable steps to maintain data and information security procedures to no lesser standard than disclosed in the proposal form.
The insured will ensure that back-up systems and processes are maintained to no lesser standard than disclosed in the proposal form and that the ability to restore such data is regularly tested (at least every six (6) months).
- Change in exposure:
The insured also have the obligation to inform us during the policy period about any change that results in a considerable change in exposure, such as:
 - an important change in your professional services;
 - new locations or activities outside the European Union, Norway or Switzerland.



When and how do I pay?

Premium is due on an annual base prior to the contractual due date. You must pay your premium by bank transfer at the latest on the due date mentioned on the payment notice.



When does the cover start and end?

The cover will start at the date mentioned in the specific conditions of the policy. The policy is subscribed for a duration of one year, tacitly renewable for successive periods of one year



How do I cancel the contract?

You can terminate the insurance policy at the latest 30 days before the annual premium due date or the annual anniversary date of the policy. Termination is made by sending a registered letter, bailiff service or delivery of a cancellation letter against receipt to AIG Europe S.A. Belgian branch, Pleinlaan 11, 1050 Brussel.

Termination of the contract is done by registered letter, by bailiff or by delivery of the letter of termination against receipt..