



## Kingsbridge Cyber Liability Policy Summary

The purpose of this policy summary is to help explain the cover provided by this insurance together with key features, benefits, limitations and exclusions. A copy of the full policy wording is available for download on the Kingsbridge Contractor Insurance website. This summary does not form part of the policy wording.

### Insurer

QBE UK Limited.

### Demands & Needs

This policy meets the demands and needs of professional freelance workers operating a UK registered single person Limited Liability Company or as a sole trader wishing to protect against liabilities arising out of their business activities. It caters for a wide range of insurable risks which such a company might face. You have not been provided with a personal recommendation on this insurance product.

Before purchasing the policy you should ensure You understand the cover provided and the restrictions and exclusions applicable.

### Period of Cover

The policy runs for a period of 12 months from inception. Please note that each section of the policy has its own basis of cover and the detail which follows confirms this for each section.

### Right of Cancellation

Both you and the Insurer have rights of cancellation.

If you wish to cancel the policy you must provide 30 days written notice to us at Kingsbridge Contractor Insurance, 9 Miller Court, Tewkesbury, Gloucestershire, GL20 8DN. If you decide to cancel you will be entitled to a pro-rata refund proportionate to the remaining policy period.

If the Insurer wishes to cancel the policy then they must give you 30 days written notice. In the event of the Insurer cancelling you will be entitled to a return of premium proportionate to the remaining policy period.

A fourteen 14 day cooling off provision applies within the first Fourteen 14 days of policy inception. In the event you invoke cancellation under the cooling off period then the policy will cancel ab initio, that is no cover will have ever applied. All premiums will be refunded to you by the original payment method.

### Claims Notification

Should you receive notification of a claim or feel that you may have a claim against the policy then you should contact Kingsbridge Contractor Insurance immediately on 01242 808740. Written notice of this claim notification may be requested where necessary.

The basis of cover for each section is different, and to ensure you are entitled to indemnity you must not delay notification. Failure to notify a possible claim could invalidate your entitlement to indemnity and leave you exposed to financial loss.

You should not make any admission of liability at any time as this could prejudice the Insurer's position.

### Choice of Law and Jurisdiction

This Policy shall be governed by the laws of England and Wales and any dispute in connection herewith shall be submitted to the exclusive jurisdiction of the English Courts.



## Cyber, data security and multimedia

The policy provides indemnity for any claim and defence costs first made against the insured during the policy period which arise out of any actual or alleged cyber risk of which the insured first becomes aware during the policy period.

The policy provides indemnity for any media claim and defence costs first made against the insured during the policy period of which the insured first becomes aware during the policy period.

### Key Features

Limit of indemnity of any one Claim and in the aggregate  
Cost and expenses inclusive £100,000

## Information and communication asset rectification costs

The policy provides indemnity prior written consent for cost and expenses incurred in repairing, replacing or restoring electronic data and affected hardware discovered by the insured to be lost, damaged or destroyed.

### Key Features

Limit of indemnity of any one Claim and in the aggregate  
Cost and Expenses inclusive £100,000

## Regulatory defence and penalty costs

The policy provides indemnity (where insurable by law) for any legal and investigation costs, as a result of a civil regulatory action, regulatory compensatory award, civil penalty or fines imposed by a government or public authority regulator.

Also costs the insured incurs for a claim and defence costs first made against the insured by a Payment Card Entity, or a party to whom the insured is liable for the claim arising from a breach of privacy during the policy period.

### Key Features

Limit of indemnity of any one Claim and in the aggregate  
Cost and expenses inclusive £25,000

## Forensic costs

The policy provides indemnity for forensic costs incurred by a forensic consultant as a result of a cyber risk or cyber extortion threat of which the insured first becomes aware during the policy period.

### Key Features

Limit of indemnity of any one Claim and in the aggregate  
Cost and expenses inclusive £100,000

## Cyber business interruption

The policy provides indemnity for loss of business income incurred by the insured during the period of reinstatement as a result of a failure by the insured or service provider to protect against breach of network.

### Key Features

Limit of indemnity of any one Claim and in the aggregate  
Cost and expenses inclusive

£20,000

## Cyber Extortion

The policy provides indemnity for cyber extortion expenses arising from cyber extortion threat during the policy period.

### Key Features

Limit of indemnity of any one Claim and in the aggregate  
Cost and expenses inclusive

£25,000

### Roles and Responsibilities

This insurance has been arranged by Kingsbridge Risk Solutions Limited which is authorised and regulated by the Financial Conduct Authority. Its FCA reference number is 309149. Kingsbridge Contractor Insurance is a trading division of Kingsbridge Risk Solutions Limited.

This insurance is underwritten by QBE UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 202842. Registered office: 30 Fenchurch Street, London EC3M 3BD. Registered in England. Registered number 1761561.

### Complaint procedure

The full complaints procedure can be found in the policy wording. However, many concerns can be resolved straight away therefore in the first instance please get in touch with:

Kingsbridge Contractor Insurance  
9 Miller Court  
Tewkesbury  
Gloucestershire GL20 8DN

Website – [www.kingsbridge.co.uk](http://www.kingsbridge.co.uk)  
Telephone – 01242 808740

If **Your** problem cannot be resolved in this way, Kingsbridge Contractor Insurance will then advise **You** of **The insurers** complaint handling procedure.

### The UK Financial Ombudsman Service (UK FOS)

If **you** feel that **your** complaint has not been satisfactorily resolved, **you** may be eligible to contact the UK FOS to review the complaint. Information about the eligibility criteria is available on the UK FOS website: <https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

### Financial Services Compensation Scheme (FSCS)

**You** may be entitled to compensation from the FSCS if **we** are unable to meet **our** obligations under the **policy**. Further information is available from [www.fscs.org.uk](http://www.fscs.org.uk), or **you** can write to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1D.