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## What is a summary of cover?

It gives you an idea of what a Hiscox insurance policy has to offer, and the main facts about the cover, without going into all the terms and conditions. This one outlines how our e-risks insurance can help protect your business. If you need more information, consult the policy wording or contact our customer services team.

**Product name:** Hiscox E-risks

**Type of insurance:** E-risks

**Underwritten by:** Hiscox Insurance Company Limited

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## E-risks insurance in a nutshell

E-risks insurance covers you for losses your business suffers or claims made against you because of your use of the internet and email. The limit of indemnity you choose will include legal defence costs and any subsequent damages awarded against you.

The limit of indemnity you select will provide cover for the total of all claims made against your business during the policy period

### Key benefits: what risks are you protected against?

Cover is for your use of the internet and email and includes sums you have to pay as compensation because of:

- your infringement of intellectual property rights like copyright or trademark
- defamation (libel and slander) on your website or in your email
- your negligent transmission of a computer virus to anyone you do business with or who uses your website
- unauthorised collection or misuse of your customers' data.

Cover is also included for some losses your business may suffer as a result of internet and email use:

- We will pay to repair your computer system or website and restore data following damage caused by a computer virus.
- Costs incurred proving that a third party has fraudulently used your online identity to enter into a legal agreement are covered.
- If your computer equipment is made unavailable by a criminal or regulatory investigation we will pay to replace it while the investigation is ongoing.
- If a hacker damages your website or computer system we will pay to repair or replace it.
- We may pay a ransom if a hacker is threatening to damage your website.

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## The small print: significant or unusual exclusions and limitations

- You will normally have to pay an initial contribution towards each claim (the excess). These excesses may vary by your choice of cover or our underwriters' assessment. Your schedule of insurance will show the specific excesses applicable to your policy.
- Viruses created by you are not covered.
- Losses caused by self replicating code which has not been specifically targeted at you are not covered.
- We will not pay claims caused by infringement of patents.
- Any claims or circumstances which could give rise to a claim in future which you knew about or ought reasonably to have known about before the policy started are not covered.
- Deliberate or reckless acts are not covered.
- Cover is restricted to business activities carried out in the EU, unless otherwise agreed by us.
- Claims due to pornographic or obscene material are not covered (unless caused by hacker damage).
- We won't pay claims relating to gaming, gambling, lottery or auctioneering.

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## Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- Please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it.
- In the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation.
- As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

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## Policy length

Policies are usually issued on a continuous basis which means that cover will continue while your Direct Debit payments are up to date. Our continuous policies do not require annual renewal, meaning you won't need to contact us every year to renew your policy.

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## Cancellation rights

If you change your mind, and you have received your policy documents within the last 14 days you can cancel your policy and we will return any premium you have paid in full (provided no claims have been made on the policy). At any other time, you can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation.

If we need to cancel the insurance, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. (Please note - we may take an administration fee out of any payment refunded.) The exception to our 30-day notice policy is if we don't receive your Direct Debit payments within the agreed seven day period. Then we will contact you as soon as possible and stop the policy immediately.

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## Claims service

If a client has a problem with your work which may lead to a claim, please let us know, even if you disagree with their view. Prompt action could minimise, or avoid unnecessary cost and distress.

Contact our experienced claims team on 0845 213 8899, Monday to Friday 9.30 am – 5.30 pm, or email [hicliability.claims@hiscox.com](mailto:hicliability.claims@hiscox.com).

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## Any questions? Any complaints?

If ever you're unhappy about anything we do - or fail to do - please contact our Customer Services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).

To end on a lighter note, we hope you'll feel free to get in touch any time, with any questions about Hiscox or business insurance in general.

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**For more information about our range of business insurance products please visit: [hiscox.co.uk/business](https://www.hiscox.co.uk/business)**