Cyber Insurance

Insurance product information document
AS LHV Kindlustus, registered in the Republic of Estonia

LHV

This information document provides a general overview of cyber insurance. It does not contain all the terms and conditions of the insurance contract that arise from the insurance interest and needs. Complete information, including pre-contract information and the terms and conditions of the contract, is set out in other documents, for example, in the cyber insurance terms and conditions and the certificate.

What type of insurance is this?

Cyber insurance covers certain digital risks for Telia Eesti AS's private customers and their family members permanently living at the same home internet address. The insurance is linked to Telia's home internet and the additional service Telia Turvavõrk Kodu and helps cover the reasonable costs arising from an insured event and direct financial damage stated in the terms and conditions of the insurance.

What is insured?

The insurance contract covers the following:

- ✓ **Cyberbullying** – intentional and repeated bullying, threatening, or harassment via an electronic communications network or electronic means. Compensation shall be provided, for example, for psychological counselling, removal of harmful digital content, device cleaning, ensuring safety, and other reasonable expenses specified in the terms and conditions;
- ✓ **Cyber extortion** – a demand made by a third party via a means of communication and/or a communications network, threatening to encrypt, destroy or disclose data, prevent access to data or devices, install malware, or interrupt the work of household devices. Costs related to data recovery, IT assistance and response services, and other reasonable expenses, are compensated;
- ✓ **Phishing** – extraction of authentication data or an action via email, SMS, a messaging application, social media or another electronic channel, which enables unauthorised access to the insured person's device or account. Among other things, account restoration, securing access, device cleaning, and direct financial damage are compensated;
- ✓ **E-commerce fraud** – a bona fide purchase from an online shop or online marketplace from a third party posing as a legitimate business trader, where the goods or service do not arrive within 14 days after the agreed or expected delivery date. Direct financial damage and reasonable expenses for involving a specialist in resolving the fraud are compensated;
- ✓ **Cyber assistance** – in the event of a claim, the insured person receives initial instructions from Telia's Cyber Assistance, for example, on how to close access, preserve evidence, and file a claim.

What is not insured?

The following damage and costs are not insured (a full overview of exclusions is set out in the terms and conditions of the insurance):

- ✘ cyber bullying related to the public activities of the insured person;
- ✘ purchase or sale made between private individuals;
- ✘ ransom paid to a cyber extortionist;
- ✘ damage arising from identity theft, except in the cases specified in the terms and conditions;
- ✘ cash handover, gift cards, vouchers, and virtual asset (including cryptocurrency) transfers;
- ✘ merchant or service provider insolvency and delivery service mistakes.

Are there any restrictions on the insurance cover?

The following limitations apply, among others, to the cyber insurance (a full overview is set out in the terms and conditions of the insurance):

- ! the insurance cover only applies when Telia's home internet connection together with the Telia Turvavõrk Kodu service is active;
- ! damage is not compensated if it is caused by the insured person's intent, gross negligence, knowing participation in fraud, or other unlawful activity;
- ! damage caused by military activity, cyber warfare, a coup d'état or a state cyber operation shall not be compensated;
- ! costs, the amount and occurrence of which have not been proven, shall not be compensated.

Where am I protected?

✓ The insurance cover applies at the address associated with Telia's home internet service, provided that Telia's home internet and Turvavõrk are active. Outside this address, cover applies in the Member States of the European Union and additionally in the United Kingdom, Switzerland, Norway, Turkey, Iceland, Serbia, Bosnia and Herzegovina, Albania, North Macedonia, Montenegro, Kosovo, Andorra, Monaco, San Marino, Liechtenstein, and the Vatican City.

What are my obligations?

- The insurance cover remains valid as long as you keep Telia's home internet and the Turvavõrk Kodu service active and use standard security measures.
- Do everything possible to prevent an insured event and reduce potential damage.
- In the event of a claim, contact Telia Cyber Assistance or LHV immediately, preserve the evidence, and follow the instructions received.
- Notify the police of the claim event and submit the corresponding proof to LHV.
- In the event of e-commerce fraud, submit a complaint to the trader; in the event of phishing or e-commerce fraud, contact the bank or payment service provider to dispute the transaction.
- Provide LHV with complete and accurate information regarding the claim event and submit invoices, statements, and other necessary supporting evidence.
- Do not incur costs requiring prior consent from LHV without LHV's written approval.
- Allow LHV to investigate the circumstances of the insured event and return the compensation if the damage is compensated by a third party later.

When and how do I pay?

The cyber insurance premium is set out in the price list published on Telia's website and indicated on the certificate. The fee will be added to the telecommunications services invoice issued by Telia and paid in accordance with Telia's invoice payment procedure.

When does the insurance cover begin and end?

The insurance cover commences on the date and at the time stated on the certificate issued to the insured person following the activation of Telia Turvavõrk. The insurance cover period is one year and will be automatically extended for the next one-year period if the insured person does not terminate the extension before the end of the current period.

The insurance cover can also end before the deadline stated on the certificate if cyber insurance is terminated before such date in the cases specified in the terms and conditions (including, for example, if Telia's home internet service is restricted or terminated).

How can I terminate the insurance contract?

If you purchased the cyber insurance via Telia's distance sales channel, including self-service, you have the right to withdraw from cyber insurance within 14 calendar days from the start of the insurance cover period. Upon withdrawal, insurance premiums shall be payable for the period during which the insurance cover was in force.

You have the right to withdraw from cyber insurance (Turvavõrk Kodu and insurance cover) at any time at Telia's self-service website, at a branch, or via the call centre. If you do not want automatic renewal, end the insurance cover renewal before the end of the current insurance period.

If you suspend or terminate your Telia's home internet contract, the cyber insurance cover will be terminated as well.

Cyber insurance cannot be terminated retrospectively.

If the insurance terms are amended and you do not agree to the amended terms, you have the right to withdraw from cyber insurance before the amendments take effect.