Cyber Insurance Information Sheet

The insurer is If P&C Insurance AS, the policyholder is Coop Pank AS (hereinafter the bank), the insured persons are the bank's private customers who have joined cyber insurance and their children under the age of 18.

Where and when is the insurance valid?

The insurance is valid worldwide.

The insurance period is agreed upon in the insurance costs agreement between the client and the bank; the bank renews the insurance costs agreements by one year. The insurance ends when the client no longer has an account with the bank, when he decides not to renew the insurance for the next period, when he is excluded from the list of insured persons (for example, in the event of an attempted insurance fraud) or when the insurance contract between the bank and If Kindlustus ends.

Which incidents are insured?

Cyber fraud

The insurance will indemnify the defrauded amount and legal expenses in cases where a third party uses electronic communication to cause financial damage to the customer:

- a false email, phone call, SMS or other message that deceives the customer into transferring money;
- a false e-mail, phone call, SMS or other message that defrauds the customer of their payment card number and security code, PIN1, PIN2, etc., which allows fraudulent transfers to be made from the customer's account.

E-commerce fraud

The insurance compensates for the amount paid for the unpaid goods or services. The insurance is valid if the following conditions are met:

- the customer uses a fake online store;
- the goods or services are not delivered;
- the online merchant will not refund the money within a reasonable time after the customer's claim.

Identity theft

An insured event is a situation where a third party uses a customer's personal data online without the customer's consent, causing them financial losses:

- taking out contracts or loans on behalf of the client
- copying and misusing of payment card data

The insurance compensates the registration fee and user fee of the credit monitoring service, pre-agreed legal protection costs and the costs of restoring or correcting data in public registers.

What is not reimbursed?

- cash losses, loss of profit, indirect losses;
- damage that has already been compensated to the customer or for which there is a reasonable expectation that it will be recovered, e.g. a refund or insurance indemnity from a bank or online merchant under another insurance contract;
- ransom, fines, damage resulting from the subscription trap;
- other events excluded by the insurance terms and conditions.

Sum insured and deductible

- The sum insured is 3,000 euros for all insured events during the 1-year insurance period;
- The deductible is 200 euros per insured event.

What to do in the event of a loss event?

- Contact Coop Pank immediately to block your payment card and Covered Account, change your internet bank passwords and enable two-factor authentication if it is not already activated. If your personal data has illegally fallen into the hands of a third party, change the passwords also for linked e-mail or online accounts. Submit an application to the Police and Border Guard Board: politsei.ee. Keep the reference number of your application and notice.
- Fill in and submit a loss report: if.ee/eraklient/kahjukasitlus/muud-kahjud. When submitting a loss report, provide: police certificate, bank statements or transaction documents reflecting the disputed transactions; relevant communications: emails, SMS, screenshots or other evidence of fraud; In case of e-commerce fraud: proof of purchase, order confirmation and proof that the merchant did not deliver the goods or return the amount paid; in the case of identity theft: evidence of misuse of personal data; other data necessary for the handling of the insured event.

The leaflet provides a brief overview of Cyber Insurance. Please be sure to read the terms and conditions of Cyber Insurance TCYBMA-COOP-2061.