Sky Protect Smart Home Insurance
Insurance Product Information Document

Company: Arc Legal Assistance Limited   Product: Cyber Assistance Cover

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited. Arc Legal Assistance Limited is authorised and regulated by the Financial Conduct Authority. Arc Legal Assistance Limited Firm Reference Number is 305958. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of the Cyber Assistance Cover which forms part of your Smart Home Insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?
Cyber Assistance Cover provides insurance to cover up to a maximum of £25,000 for advisers’ costs per annum for the sections of cover detailed under “What is insured?” below, where an insured event takes place. Please see your policy wording for full details.

What is insured?
We’ll cover an advisers’ costs for assistance in the following situations:
✓ Crisis Response & Incident Management: Costs for our adviser to provide advice and assistance following a cyberattack.
✓ Restoration: Costs for our adviser to provide advice and assistance for restoring your electronic devices to the state they were in prior to a cyberattack.
✓ Credit Monitoring: Reimbursement of the costs you incur for a 12-month subscription to a credit monitoring facility, following a cyberattack.

What is not insured?
The policy does not provide cover for:
- Pre-Inception Incidents: We won’t cover events that started before the policy began.
- Conflicts: We will not cover any claims relating to disputes with anyone you live with or have lived with; nor any costs covered by another insurance policy.
- Approved Costs: We will not cover any advisers’ costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.

Are there any restrictions on cover?
- Illegal Activity: There is no cover if the cyberattack was caused by an illegal activity you undertook.
- War: There is no cover if the cyberattack has arisen from war or nuclear risks.

Where am I covered?
✓ Please be aware that while the cyberattack can occur from anywhere in the world, you and your electronic device(s) must be in the United Kingdom when the cyberattack occurs.

What are my obligations?
- You must notify claims as soon as possible once you become aware of the incident and within 12 hours of you becoming aware of the incident (within 7 days for any claims against you).
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any advisers’ costs.

When and how do I pay?
You can pay your premium monthly by direct debit.

When does the cover start and end?
Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 24 months from your policy start or renewal date, unless your smart home protection is cancelled by you or us before it ends. If you do not wish your Smart Home Insurance cover to automatically renew, please let Sky Protect know.
**How do I cancel the contract?**

You can cancel cover at any time by contacting Sky Protect on 0333 759 5090 or writing to Sky Protect, Firstsource Solutions Limited, Orbis Business Park, Riverside Road, Pride Park, Derby DE24 8HY. These details can be found in your policy documentation or at [sky.com/protect](http://sky.com/protect)

*Refer to your policy wording for full cancellation terms*