

QBE Europe SA/NV

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TECH PROTECT PLUS INSURANCE

TECH PROTECT PLUS INSURANCE POLICY SCHEDULE

1.	Issue date:	16 February 2021										
2.	Policy number:	090 0002387										
3.	Insurer:	QBE Europe SA/NV, Sweden branch										
4.	Claims notification:	<p>FAO: Financial Lines Claims QBE Europe SA/NV, Sweden branch Sveavägen 13 SE-111 57 Stockholm Sweden</p> <p>Or by e-mail: claims-sweden@se.qbe.com</p>										
5.	Cyber and data security representative:	<p><u>Crawford</u>: +45 78 77 01 13</p> <p><u>Vendors to be contacted via Crawford</u> <i>IT Forensics</i>: F-Secure; Mandiant; Grant Thornton IT Forensics; Stroz Friedberg; CCL Group; Control Risks; CrowdStrike <i>Legal service</i>: DLA Piper; Clyde & Co; Dentons Ince & Co; <i>Public Relations</i>: FleishmanHillard <i>Data Service, Identity Protection</i>: Experian</p>										
6.	Policyholder and Insured:	<p>ZealiD AB Box 3437 SE-111 56 Stockholm Sweden</p>										
7.	Insured business description:	<p>ZealiD is a qualified trust service provider under eIDAS (Regulation (EU) N°910/2014). ZealiD identifies natural persons remotely in order to issue digital certificates to them and provide them with digital identification, authentication and signature. ZealiD then markets and sells that data to companies such as banks, financial service providers, insurance providers, lawfirms and accounting firms. The primary use cases are qualified signing and remote know your customer identification according to money laundering acts. ZealiD is authorized by the Swedish Finance Authority as an account information service provider (PSD2) to extract account data on behalf of the natural person from a third party account. ZealiD processes sensitive personal data as a data controller and processor. ZealiD operates under ETSI standards and is certified by authorized EU conformity assessment bodies as well as Swedish supervisory body Post and Telecoms Authority.</p>										
8.	Period of Insurance:	From 01 February 2021 to 31 January 2022, both days inclusive at the Policyholders address										
9.	Territory and Jurisdiction:	Worldwide										
10.	Limit of Indemnity:	SEK 10,000,000 any one claim and in the aggregate including costs and expenses										
10. 11.	Sub-limits of Indemnity:	<table border="1"> <thead> <tr> <th>Section</th> <th>Sub-limit</th> </tr> </thead> <tbody> <tr> <td>Technology, cyber, data security and multimedia cover (2):</td> <td>Full limit</td> </tr> <tr> <td>The coverage provided under this insured section is extended with a sub-limit of SEK 1,000,000 for each of the following covers:</td> <td>Hacker financial crime cover (2.3.3) Loss of or damage to documents (2.3.4) Public relations and crisis management services (2.3.7) Withdrawal of contents (2.3.8)</td> </tr> <tr> <td>Data breach notification costs cover (3):</td> <td>Full limit</td> </tr> <tr> <td>Information and communication asset rectification costs cover (4):</td> <td>Full limit</td> </tr> </tbody> </table>	Section	Sub-limit	Technology, cyber, data security and multimedia cover (2):	Full limit	The coverage provided under this insured section is extended with a sub-limit of SEK 1,000,000 for each of the following covers:	Hacker financial crime cover (2.3.3) Loss of or damage to documents (2.3.4) Public relations and crisis management services (2.3.7) Withdrawal of contents (2.3.8)	Data breach notification costs cover (3):	Full limit	Information and communication asset rectification costs cover (4):	Full limit
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		Regulatory Defence and Penalty costs cover (5):	Full limit
		Public relations costs cover (6):	25 % of the limit of indemnity
		Forensics costs cover (7):	Full limit
		Credit monitoring costs cover (8):	Full limit
		Cyber business interruption cover (9):	Full limit
		Cyber extortion cover (10):	25 % of the limit of indemnity
12.	Excess:	SEK 100,000 each and every claim	
13.	Time retention:	12 hours	
14.	Retroactive Date:	Inception	
15.	General Conditions:	PTPP010615 - QBE Tech Protect Plus (Sweden)	
16.	Special Conditions:	None	
17.	Endorsements:	None	
18.	Broker:	Söderberg & Partners	
19.	Brokerage:	Nil	
20.	Annual Premium:	SEK 45,000 (net)	

Signed by and on behalf of QBE Europe SA/NV, Belgium, Sweden Branch

 

Simon Højmark
QBE Europe SA/NV, Belgium, Sweden Branch

Fair processing notice – GDPR

To provide our services as an insurer, QBE Danmark, Filial af QBE Europe SA/NV, Belgien, CVR-no. 39800985 will need to collect and use personal information. The types of personal information that we collect, and our uses of that personal information will depend on your relationship with us but will include details such as name, address and contact details. The primary legal basis for our processing is the performance of the contract that you enter into according to the General Data Protection Regulation article 6 (1)(b). The purposes for which we use your personal information will include evaluating insurance applications and providing quotes; providing insurance cover; handling claims; crime and fraud prevention and debt recovery.

We may obtain your personal information from or share it with third parties such as intermediaries, other insurers, reinsurers, insurance brokers, loss adjusters, sub-contractors, our affiliates, group companies, public authorities, the police and other law enforcement agencies, fraud and crime prevention and detection agencies, databases and registers, publicly available sources and certain regulatory bodies for the purposes described in our Privacy Notice: <https://qbe.dk/privacy-policy/>.

Depending on the circumstances, we may transfer personal information outside the European Economic Area (EEA) to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.

In some cases, we may need to process certain types of "sensitive personal information" such as information relating to your health and criminal convictions in order to provide our insurance services and pay claims. Unless another legal ground applies, we will need your consent which you give by providing that information. We will collect your consent separately when relevant. We have described our processing of your personal data under these circumstances in our Privacy Notice.

You can find out more about our use of personal information and the rights that you have by clicking here: <https://qbe.dk/privacy-policy/>. You can also request a paper copy of the Privacy Notice by contacting the Data Protection Officer by e-mail: at dpo@uk.qbe.com or in writing to: The Data Protection Officer, QBE European Operations, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. We recommend that you review this notice.

If you provide us with personal information relating to a third party, you should provide them with a copy of this notice.

Complaints

It is the intention of the company to provide a first class service. Your usual Contact person remains your privileged interlocutor. He/she is able to provide you with all the information and explanations, thanks to his already thorough knowledge of your situation.

However, if the answer provided by your interlocutor does not satisfy you and should you wish to make a complaint, you may write, in the first instance, to

Email: Nordics-complaints@qbe.com;

or in writing to the following address: Att: Complaints Officer, Sveavägen 13, 115 57 Stockholm.

Please make sure to provide the references of the file concerned and any supporting documents. We will acknowledge receipt of your claim within five business days and respond as soon as possible and, at the latest, within two months, unless the complexity of the resolution may warrant a longer processing time. We will inform you if necessary. Deadlines run from the date of receipt of your claim.

If you are not satisfied with the way your complaint regarding QBE has been resolved, and you wish to take the matter further, you have the possibility to lodge your claim with the local district court.

QBE Europe SA/NV, Filial Sverige

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www.QBEurope.com

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