

IPID – Insurance Product Information Document

Company (Insurer): Chubb European Group SE UK branch.

Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988)..

Product: NordVPN Ultimate Personal Cyber Insurance Benefits

This document provides a summary of the main coverage and exclusions relating to your insurance benefits. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy terms and conditions.

What is this type of insurance?

This personal cyber insurance policy provides you with financial benefits in the event you suffer cases of online shopping fraud or are a victim of a cyber scam. Cover is applicable worldwide, 24 hours per day.



What is insured?

The primary value of the cover is providing financial benefits in the event you are a victim of a cyber scam or suffer instances of online shopping fraud.

Coverage is provided up to the value of £5,000 in a 12-month period.

The main covers are listed below. Full details of benefits and sub-sections are contained in the policy terms and conditions.

- ✓ Scam Protection– if you transfer funds to someone you think is legitimate, but it turns out to be a cyber scam, you can receive reimbursement for the funds you have lost.
- ✓ Online Shopping Fraud – if you purchase items/services online and the website turns out to be fraudulent, you can receive reimbursement for the funds you have lost.



What is not insured?

- ✗ Any transfer from a business account.
- ✗ Any advance fee fraud where you are promised goods, services and/or financial gains, in return for an upfront payment including payment by electronic transaction.
- ✗ Confidence/romance scams, where someone befriends you, forms a personal connection with you, or pretends to be interested in a romantic relationship with you and convinces you to transfer money to them.
- ✗ Online purchases where cash, cryptocurrency such as bitcoins, voucher or reward point is the form of payment.
- ✗ Any purchase for items/services which are not classed as eligible items/services.
- ✗ Unauthorised transactions on your payment card or e-money account in connection with an incident of online shopping fraud leading to identity theft or the cloning of your payment card.
- ✗ Any incident prior to the start date of your insurance policy or after the cancellation.
- ✗ The first amount of every successful claim (the excess), wherever applicable.
- ✗ Any loss before or after the incident, if you have wilfully concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to us.
- ✗ Loss resulting from war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority.
- ✗ Any loss resulting from gambling, lottery, contest, promotional game, or other games of chance.
- ✗ Any loss resulting from illegal activity engaged in by you whether knowingly or unknowingly.
- ✗ Loss from a potential mass cyber-attack.



Are there any restrictions of cover?

- ! An excess of £100 applies per claim.
- ! You must be over 18 years of age and a resident and domiciled in the United Kingdom at the time the cover starts and for the entire insurance period.
- ! You must have an active NordVPN Ultimate subscription for the duration of the insurance period.
- ! Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, or USA.



Where am I covered?

- ✓ Worldwide, 24 hours a day.



What are my obligations?

- You must provide accurate information to us, if you don't you could invalidate your insurance, or we might reject a claim.
- In the event you move abroad, you must promptly contact us, if necessary, to agree on the continuation of the insurance benefits provided.
- You must notify us as soon as practicable in the event of a claim, by completing an online submission via your NordVPN account or contacting the Chubb Claims Service Team by e-mail at chubbyberclaims@ie.sedgwick.com
- An excess is of £100 is payable for each successful claim which will be collected when your claim is accepted.



When and how do I pay?

There is nothing for you to pay. This cover is automatically included as part of your NordVPN subscription.



When does the cover start and end?

Cover commences on the date you purchased your NordVPN Ultimate subscription. Cover ceases during the period of insurance in the event of any of the following occurrences:

- if you cancel your NordVPN Ultimate subscription; or
- if Chubb or the group policyholder (NordVPN) serve notice to end this cover.



How do I cancel the contract?

This policy is automatically included with your NordVPN Ultimate subscription. Upon cancelling your NordVPN Ultimate subscription, this policy will also cancel.