

# Cyber insurance

## Secure Cyber Family

### Benefits summary

#### Insurance benefits in CHF

Legal protection	20'000.–
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Cover for violations of your right to privacy on the Internet:	
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<i>Removal/deletion of defamatory content</i>	20'000.–
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<i>Psychological support</i>	3'000.–
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Online account protection	20'000.–
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Online buyer protection	20'000.–
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Data recovery	5'000.–
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<b>Premium in CHF</b>	<b>95.–</b>
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#### Legal protection

- Assumption of legal protection costs if the insured person becomes the victim of a computer or Internet-related offence or copyright infringement on the Internet in connection with personal web pages and/or social networks.
- Exercising the right of reply and/or removal of content (image, sound or text) on the Internet if the insured person's privacy has been directly affected by a computer or Internet-related offence.



#### Cover for violations of your right to privacy on the Internet

Technical and psychological support:

- Provision of IT specialists and assumption of costs for the removal/deletion or suppression (as far as possible) of defamatory online content about the insured person.
- If required, a psychologist will be sourced and the cost of treating the insured person's stress and trauma resulting from the damage to his/her reputation will be covered. If the insured person feels obliged to move as a result of the insured event, the associated moving costs shall also be covered.



#### Online account protection

Cover for financial losses in the following situations:

- Unlawful access to a private Swiss postal/bank account held by the insured person
- Misapplication of a card held by the insured person
- Misapplication of a mobile device (e.g. smartphone or tablet) owned by the insured person, resulting from the online theft by third parties of the insured person's own access data.

# Cyber insurance

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### Important information

- Unless otherwise specified in the special provisions relating to the individual insurance components, the insurance applies worldwide.
- A family insurance policy can be taken out for two people or more who live in the same household.
- The sums insured apply per event. The "data retrieval and recovery" insurance benefit is limited to two claims per calendar year.
- There is no excess.
- Only available to people who are permanently resident in Switzerland.
- The insurance policy is extended unless terminated at least three months prior to the expiry date.

The General Terms and Conditions of Insurance apply. The specific insured risks and benefits and exclusions or benefit restrictions for our insurance are outlined in the General Terms and Conditions of Insurance (GTC) at [www.allianz-travel.ch/tc](http://www.allianz-travel.ch/tc).



### Online buyer protection

Financial compensation for items for private use purchased by the insured persons via the Internet:

- which were damaged or lost during shipping.
- which were not delivered or only partially delivered by the seller.
- whose condition, materials, product generation or brand were wrongly declared by the seller.
- which were not taken back by the seller and the insured person was not refunded despite having a right to a refund.
- which were damaged or misplaced during the return.



### Data recovery

The cost of data recovery will be covered in the following situations:

- contamination of insured property by harmful viruses or malware
- loss of data from insured property due to technical faults or damage