



Easy Cyber Insurance



Peace of mind when surfing the web

The new Easy Cyber Insurance solution is on hand to help you if you fall victim to online criminality such as cyberbullying and cyber attacks. Comprehensive Internet legal protection insurance, as well as support if electronic devices are infected with a virus.

As the policyholder, Swisscom (Switzerland) Ltd (hereinafter Swisscom) informs the insured about the key features of the cover and the provisions governing the affiliation contract. Full details can be found in the General Terms and Conditions (GTC).

Insurance valid for private individuals only

Insured persons

The insured is the Swisscom customer who joins the group insurance scheme by concluding an affiliation contract, as well as the persons living in the same household as the insured, whose legal place of residence is Switzerland.

Insured legal cases and claims

With Easy Cyber Insurance, you are protected in the event of legal cases in the following areas:

- ✓ Online accounts and credit cards
- ✓ Cyberbullying and copyright
- ✓ Online shopping

In the event of claims:

- ✓ Data recovery and virus removal

Detailed information on benefits can be found in the General Terms and Conditions (GTC). The GTC are authoritative.

Insured benefits & sums insured

Legal protection insurance:

On the occurrence of the insured events, Easy Cyber Insurance covers the costs of the listed benefits up to the insured sum of CHF 20 000.– per legal case.

Virus removal and data recovery:

The insurance covers a maximum of two events per year, each up to CHF 3000.–.

Deductible

No deductibles apply.

Duration of the insurance cover

Easy Cyber Insurance is valid for 365 days from the entry into force of the affiliation contract. Once this minimum contract period is over, the affiliation contract is tacitly renewed for an indefinite period unless it is terminated by two months' notice to the end of a month being given.

Scope of the insurance

The insurance is valid worldwide. In terms of time, a loss is insured if its cause or triggering event occurred during the applicable contract term for the risk in question.

Cost of Easy Cyber Insurance

Easy Cyber Insurance costs CHF 7.90, including stamp duty, per month (of which CHF 4.79 is attributable to legal protection insurance).

What to do in the event of a legal case or claim

A claim can be reported directly online using the form available on My Swisscom or by calling AXA-ARAG. The most important information can be found at the following link: www.axa.ch/claimeasycyber

For questions on invoices or terminating cover

For questions regarding invoices, customers can contact the Swisscom hotline free of charge on 0800 800 800. Notice to terminate the insurance can be given by phone (0800 800 800) or e-mail (easy.insurance@swisscom.com).

Insured costs	
Legal protection	Data recovery & virus removal
✓ Attorney fees for a legal representative retained with the consent of AXA-ARAG and its prior approval of the fee agreement	✓ Costs of recovering damaged or lost data
✓ The cost of necessary expert opinions that were obtained with the approval of AXA-ARAG or a court	✓ Costs of reinstalling data on devices, databases, or cloud accounts of the insured
✓ The cost of proceedings by public courts or authorities charged to the insured, except for the cost of first-instance rulings	✓ Costs of virus removal or, if this is not possible, of a full reinstall of the device. If an insured device remains permanently blocked following a virus attack by key-loggers, the cost of an equivalent replacement device (current value) is insured in this connection (maximum of once per insurance year)
Other insured costs can be found in the provisions	



Insured events	
Online accounts and credit cards	<ul style="list-style-type: none"> ✓ Illegal acquisition of the insured property and data by third parties (e.g. through skimming, hacking, or theft) ✓ Misuse of credit, debit, store, or SIM cards ✓ Misuse of online accounts ✓ Misuse of identity and authentication elements (identity fraud)
Cyberbullying and copyright	<ul style="list-style-type: none"> ✓ A violation of the personal privacy of an insured through insult, slander, or defamation. It must be discernible to third parties that the violation of personal privacy was committed by means of electronic media (e.g. cyberbullying) ✓ Privacy violations in the course of the insured's main or secondary occupations ✓ An infringement of copyright in connection with the Internet ✓ Dissemination of criminal content on the Internet by the insured ✓ Publication of private pictures of the insured by a third party on the Internet. This must take place against the will of the insured
Online shopping	<ul style="list-style-type: none"> ✓ Movable property (e.g. items such as televisions) and downloads that are not delivered 30 days following the expiry of the last communicated delivery date, or are delivered only in part ✓ Movable property that was not delivered as ordered, or not in the agreed condition or was delivered in a defective condition. The insurance provides cover for a maximum of 30 days following receipt of the item. Characteristics due to the natural condition of the item do not represent defects (e.g. shading in the case of leather; colour and structure in the case of wood products)
Data recovery and virus removal	<ul style="list-style-type: none"> ✓ Physical damage to the digital storage medium ✓ Technical defect in the digital storage medium ✓ Hacker attacks or infection of a digital storage medium with computer viruses or malware

www.swisscom.ch/easyinsurance

Contracting partners

Swisscom (Switzerland) Ltd (hereinafter Swisscom) has concluded a group insurance contract with AXA-ARAG Legal Protection Ltd. AXA-ARAG Legal Protection Ltd is the provider of the Internet legal protection insurance and in turn obtains benefits in the area of data recovery and virus removal from AXA Insurance Ltd (provider and insurance carrier). Swisscom is the policyholder.

Duties of care/obligations

The insured is responsible for the proper storage and protection of his/her electronic devices and data. The following are considered to be minimum duties of care:

- Securing access to the insured devices (e.g. password protection, facial recognition);
- Implementing software updates from the relevant manufacturers;
- Installing and updating anti-virus programs.

If duties of care are breached, benefits may be reduced to the extent that the inadequate protection led to the occurrence or increase of the loss, or they may be refused altogether.

Credit card misuse: The relevant provider (e.g. credit card issuer) must be notified immediately in the event of any illegal acquisition or in the event of any suspicion of misuse of insured property and data. In addition, an immediate block must be arranged.

Online shopping: Insured persons are obliged to check the condition of the insured item. If there is a defect, the seller, the supplier, or the platform operator must be notified immediately or within the deadline stated in the conditions of purchase.

Data protection

Swisscom's "General privacy policy", which can be downloaded at <https://www.swisscom.ch/en/residential/legal-information.html>, explains how Swisscom processes customer data and the extent to which the customer can influence this.

The customer explicitly consents to Swisscom forwarding the following customer data to AXA-ARAG:

- data that AXA-ARAG needs for monitoring and statistical purposes;
- data that AXA-ARAG needs in order to process legal cases and claims;
- data enabling AXA-ARAG to contact the customer once during the term and once at the end of the affiliation contract in order to provide information about other offers.

AXA and AXA-ARAG only record and process personal data that is necessary to manage the contract and process legal cases and claims. AXA-ARAG gives Swisscom or AXA Insurance Ltd information about legal cases only if this is necessary in order to deal with the legal cases.