Service name:

Telia and LHV Cyber Insurance

The terms and conditions of cyber insurance set out the insurance cover, the procedure to be followed in the event of a loss event, and the principles for the settlement of claims.

Cyber insurance is multi-layered digital security in one plan. Telia Shield Home, which can be ordered in addition to Telia Home Internet, helps to prevent risks and, if something does happen, LHV Kindlustus will cover the reasonable costs of such consequences – thus, in a difficult moment, you have both technical support and financial assistance.

Cyber insurance cover applies to the insured person who has subscribed to and activated the Telia Home Internet Service and its additional service Telia Shield Home.

When taking out cyber insurance, an insurance certificate (hereinafter the certificate) is issued, setting out the insurance cover included in the insurance plan, the sums insured and the deductible. These terms and conditions of insurance apply to the insurance cover. Before purchasing the insurance service, please familiarise yourself with the terms and conditions and make sure that the scope of insurance cover meets your needs.

The insurer is AS LHV Kindlustus (registry code 14973611), whose insurance agent is Telia Eesti AS (registry code 10234957).

Contacts of Telia Cyber Assistance and LHV Claims Handling

Telia Cyber Assistance	**LHV claims handling**
Mon–Fri 9–20	Mon–Fri 9–17
info@telia.ee	kahjud@lhv.ee
telia.ee	lhv.ee
AI chatbot MIA 24h	

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Terms and Conditions of Cyber Insurance

Valid from 23.07.2026

Definitions

Insurer is AS LHV Kindlustus (hereinafter also LHV).

Policyholder is Telia Eesti AS (hereinafter also Telia).

Insured person is a private customer of Telia Eesti AS (hereinafter also the Customer), who has entered into a service contract with Telia for the use of Home Internet and the additional service Telia Shield Home (hereinafter Telia Shield). Persons deemed equivalent to the insured person are the Customer's spouse or partner permanently residing with the Customer at the address of the Customer's home internet connection, children up to the age of 21, and the Customer's parents.

Telia Shield Home is an additional DNS filtering service that can be ordered with Telia Home Internet and that operates on the Telia Communications Network, which analyses domain name queries based on third-party threat intelligence databases.

Cyber Assistance is the initial advice provided by Telia to an insured person in the event of a loss event related to cyber insurance, and guidance on how to submit a claim. Cyber Assistance is available on the Telia website and via self-service.

Insured event is an unexpected and unforeseeable event described in the sub-sections of these terms and conditions, upon the occurrence of which the insurer is obliged to compensate the insured person for costs/loss in accordance with the terms and conditions of insurance.

Loss event is an unexpected and unforeseen event that results in property damage. A loss event may, but need not, constitute an insured event.

Insurance cover is the insurer’s obligation, as defined by the terms and conditions of insurance, to pay the insured person insurance indemnity in the event of insured events specified on the certificate, or to perform the insurance contract in another manner. The insurance cover applies during the insurance period, subject to the provisions set out in these terms and conditions.

Insurance period is the period during which the insurer indemnifies the loss arising as a result of an insured event in accordance with the terms and conditions of insurance. The insurance period is stated on the certificate.

Sum insured is the maximum amount payable by the insurer to cover the loss incurred due to an insured event during the insurance period or per insured event. The sum(s) insured is/are stated on the certificate.

Deductible is the part of the compensable loss, determined as a sum or otherwise on the certificate, for each insured event, which is to be borne by the insured person and which the insurer does not compensate. The deductible may also be specified on the certificate as a period following the occurrence of the insured event for which indemnity is not paid. The monetary deductible shall be deducted from the amount of the insurance indemnity payable when compensating the loss.

Cyberbullying

1. **An insured event of cyberbullying is** deliberate and repeated bullying, threatening or harassment occurring during the insurance period through an electronic communications network or by electronic means (e.g., social media, messaging app, email, website), the purpose or effect of which is to harm, intimidate, humiliate or socially exclude the insured person.

   Example. *A minor child of the insured person discovers that his/her schoolmates have created a fake account on social media, using his/her name and pictures. This account is used to spread defamatory lies and to post abusive comments, causing the child severe emotional distress and a fear of going to school. The family reports the incident to the police and Cyber Assistance. Within the sum insured, costs for psychological counselling necessary for the child and for the removal of harmful content from social media shall be indemnified.*

2. Cyberbullying insurance cover applies when the Telia Home Internet connection together with the Telia Shield is active.

3. **Under the cyberbullying insurance cover, the following are indemnified:**

3.1. Costs of psychological counselling (provided by a qualified psychologist or healthcare provider);
3.2. Moving costs (e.g. change of residence);
3.3. Costs associated with ensuring security (e.g., installation of CCTV cameras);
3.4. Costs of removing harmful digital content and cleaning of equipment;
3.5. Other reasonable and necessary costs directly related to cyberbullying, which have been agreed in writing with LHV in advance;
3.6. Income lost during temporary absence from work or studies due to cyberbullying (e.g., in the case of an insured event related to a minor, wages lost by the parent due to absence from work) in accordance with the daily rate and maximum period stated on the certificate. To claim an indemnity, a confirmation of the employer/school and other evidence shall be submitted. Employment relationship means the insured person's employment under an employment contract, authorisation agreement or contract for services, as well as in civil service.

4. **The following is not covered:**

4.1. Cyberbullying initiated by the insured person or carried out on his/her instructions or with his/her participation (including due to the political or religious activism of the insured person);
4.2. Cyberbullying that first occurred before the start of the insurance period;
4.3. Cyberbullying related to the insured person's public activities, position, social role, political or religious activities, content creation, media coverage or other deliberate act of self-presentation to the public. A public figure is understood to mean, above all, a person in respect of whose activities, views or public profile there is justified public interest. Such a person may include, among others, a politician, a public authority, a journalist, an influencer, a content creator, a well-known entrepreneur or another person who has more than 5,000 followers on a public social media or content creation platform, if cyberbullying is related to their public activities or public profile.

Cyber extortion

5. **An insured event of cyber extortion is** a situation in which a third party files a financial or reputational claim against the insured person via a means of communication and/or a communications network, threatening that if the claim is not fulfilled:

5.1. the data belonging to the insured person will be encrypted using ransomware;
5.2. the data will be destroyed or disclosed;

5.3. access to the insured person's data or equipment belonging to them will be prevented;
5.4. malware will be installed on an electronic device;
5.5. operation of the insured person's home equipment will be interrupted.

6. Cyber extortion insurance cover applies when the Telia Home Internet connection together with Telia Shield is active.

Example. *The insured person receives an email that looks like a parcel delivery notification and opens the attachment included in the email. As a result, malware is installed on the device, which encrypts the files on the laptop, and a third-party request is displayed on the screen (and sent by e-mail) to pay EUR 900 in cryptocurrency within 48 hours. A third party threatens that, if the request is not fulfilled, the encryption key will be deleted and the personal photos and documents copied before the encryption will be disclosed on the Internet and/or sent to the insured person's contacts.*

7. Under cyber extortion insurance cover, the following is indemnified:

7.1. Costs related to restoring the condition before the insured event in the cases referred to in clauses 5.1–5.5 (e.g., reasonable costs of an IT specialist for removing malware, cleaning the device, restoring the operating system and security settings, and restoring data from a backup or determining whether data recovery is possible);
7.2. Costs related to the provision of negotiation and response services (e.g., specialist assistance in handling the claim, temporary security measures, password changes and other justified actions);
7.3. Other reasonable and necessary costs directly related to cyber extortion, which have been agreed in writing with LHV in advance.

8. The following is not covered:

8.1. Paying ransom to a cyber extortionist;
8.2. Cyber extortion initiated by the insured person or carried out with his/her participation or at his/her direction.

Phishing

9. An insured event under phishing is the insured person falling victim to an electronic scam in which a third party, using email, SMS, a messaging app, social media or another electronic channel, induces the insured person to disclose his/her authentication details or to carry out any other action that enables unauthorised access to their equipment or accounts.

Example. *An insured person who has booked accommodation for a trip receives a message in the messaging app that appears to originate from the accommodation provider, asking him/her to open a link to 'confirm' the booking. The link leads to a fraudulent website, where the insured person enters his/her authentication details and/or confirms the action, after which a third party gains unauthorised access to the account of the insured person and carries out actions on his/her behalf, causing financial loss.*

10. Phishing insurance cover applies when the Telia Home Internet connection, together with Telia Shield, is active.

11. Under the phishing insurance cover, the following is indemnified:

11.1. Costs related to recovering the account and securing access (password resets, revocation of access);
11.2. Costs of cleaning the equipment and removing malware (including the involvement of a specialist);
11.3. Cost necessary for implementing security measures as a result of phishing;
11.4. Direct financial loss arising as a result of phishing (e.g., a transfer carried out by a fraudster on the basis of data obtained from the insured person), provided that the loss has arisen from a transaction carried out through the bank of the insured person or payment service provider and can be substantiated by transaction

details (e.g., account/card statement, transaction ID). The insurance cover does not extend to loss arising from the transfer of cash, the purchase of gift cards/vouchers, or the transfer of virtual assets (including cryptocurrency);

11.5. Other reasonable and necessary costs that are directly related to mitigating the consequences of an insured event of phishing and have been agreed in writing with LHV in advance.

12. The following is not covered:

12.1. Losses arising from identity theft (including misuse of identity by a third party), except for direct financial loss referred to in clause 11.4, which arises directly from the misuse of identity as a result of an insured event of phishing (for example: cover is not provided for a case where, as a result of phishing, the identity of the insured person is used to commit an offence or to conceal it).

12.2. Losses arising from a transaction carried out directly and intentionally by the insured persons themselves (for example, a bank transfer made in accordance with the instructions of a fraudster), even if such a transaction is prompted by fraud or other criminal activity.

E-commerce fraud

13. An insured event of e-commerce fraud is a situation in which the insured person, acting in good faith places an order for goods or services via the Internet from an online shop or online marketplace with a third party who presents itself as a trader or service provider operating as a legitimate business, pays for the order, but does not receive the purchased goods or services within 14 (fourteen) days from the agreed or expected delivery date.

Example. *The insured person sees an advertisement on social media for a "special offer" and orders a coffee machine from an online shop that appears legitimate, paying for the purchase immediately by bank transfer. The seller promises delivery within five (5) working days, but the goods do not arrive at the promised time, and 14 (fourteen) days after the promised delivery time, the online shop no longer responds to emails. The insured person notifies the police and Cyber Assistance and contacts the bank to get a refund. If the bank does not refund the money, the insurer shall reimburse the amount paid.*

14. E-commerce fraud insurance cover applies when the Telia Home Internet connection together with Telia Shield is active.

15. Under the e-commerce fraud insurance cover, the following is reimbursed:

15.1. Direct financial loss incurred by the insured person in connection with a payment made in good faith, but the ordered goods or services have not reached the insured person within 14 (fourteen) days after the deadline agreed with the seller;

15.2. Reasonable and necessary costs for engaging a specialist in resolving fraud (negotiations with the platform/bank, technical assistance).

16. The following is not covered:

16.1. a purchase or sale between private individuals;

16.2. merchant/service provider insolvency;

16.3. delivery service errors;

16.4. damage to the extent that the amount has been refunded by the bank or a third party.

General exclusions

17. The following is not covered:

17.1. loss caused by the wilful act, fraud or knowing participation in fraud by the insured person or a person treated as such, as well as gross negligence;

17.2. damage arising from economic or professional activities or from transactions carried out for the purpose of earning a regular income;

17.3. investment losses, interest or potential income;

17.4. contractual penalties, late payment interest, fines and other payments of a punitive nature;

17.5. payments or transactions, which would be contrary to applicable international sanctions;

17.6. losses that have arisen or the event giving rise to them has occurred before the start of the insurance period;

17.7. damage arising from bodily injury (including damage to health) or damage to tangible property (excluding electronic data);

17.8. damage arising from a claim for infringement of intellectual property rights (including claims for licence or royalty). The use of pirated software or an unofficial application does not exclude the insurance cover described in these terms and conditions, except where the use of such software or application resulted in a loss event. The insurance cover shall not apply solely to the extent that such use was the direct and principal cause of the loss;

17.9. costs incurred by the insured person as a result of unlawful activities;

17.10. damage directly or indirectly related to military activity (including cyber warfare), a coup d'état or a state cyber operation;

17.11. costs, the incurrence and amount of which have not been substantiated.

Behaviour in the event of a loss event

18. In the event of a loss event, the insured person can contact Telia Cyber Assistance, where he/she will receive initial instructions on how to act (including blocking access, removing malware, preserving evidence, and instructions for submitting a claim). Provision of technical support or guidance does not constitute an obligation on the part of the insurer to pay indemnity if an insured event is not established. For the handling of a claim, the insurer may obtain from Telia extracts of the Telia Shield log entries to the extent necessary to verify the obligations of the insured person and to establish the circumstances of the insured event.

19. The insured person must report the loss event to the police and submit proof thereof to the insurer.

20. In the case of the purchase of goods or services via e-commerce, the insured person is obliged to submit a claim to the trader regarding the goods or services not received.

21. In the event of an e-commerce fraud or phishing incident, the insured person shall contact the bank to close the account and/or to dispute the transaction. The dispute shall be submitted without delay, and evidence shall be attached (transaction details, case ID, communication with the online shop/platform, delivery/tracking information). The insurer shall compensate only the residual loss after the bank/platform's decision.

22. The insured person shall submit a claim to the insurer via Telia Cyber Assistance immediately after the incident, providing an initial description of the incident and any available evidence. The insured person is obliged to provide the insurer with comprehensive, accurate and complete information regarding the loss event and its circumstances (including the amount of the loss and the persons who caused the loss), and to comply with any further instructions given by the insurer. In the event of e-commerce fraud, the insured person shall immediately submit an objection to the bank/platform and attach relevant evidence to the notification (transaction details, case ID, correspondence with the online shop/platform, delivery/tracking information, etc.).

23. The insured person shall take reasonable steps to prevent and mitigate loss, follow the instructions given by Telia Cyber Assistance and the insurer, and submit the information and documents required to establish the insured event and the extent of the loss. If a breach of an obligation by the insured person increased the loss, the insurer may reduce the indemnity to the extent to which the breach increased the loss.

24. The insurer is entitled to collect additional information, involve experts, and provide instructions for minimising the loss. The insured person shall cooperate with the expert appointed by the insurer and preserve evidence (including account and equipment logs), shall not restore factory settings or delete data before the insurer's instructions, and shall, to a reasonable extent, enable remote access or provide extracts in the required format. If a breach of the duty to cooperate increased the loss, the insurer may reduce the indemnity to the extent that the breach increased the loss.

25. If the full extent of the loss is not immediately clear, the insurer may make a partial payment in respect of the loss that has become clear and is subject to indemnification.

26. To the extent that the insurer indemnifies the loss, the claims of the insured person against the person or the bank/platform who caused the loss shall pass to the insurer. The insured person shall not enter into agreements or waive claims against the person or the bank/platform who caused the loss without the insurer's prior written consent.

Principles of compensation

27. Unless otherwise provided in the terms and conditions of insurance, for cyber insurance cover to apply, the Telia Home Internet connection must be active (i.e., the service must not be restricted or terminated), Telia Shield must have been ordered and activated for that connection, and there must be no circumstances that exclude protection under Telia Shield. A confirmation issued by Telia is used as proof of activation and functionality.

28. The indemnity is limited to the sum(s) insured stated on the certificate issued to Customer for each insured event. The sums insured are determined for each insurance cover in accordance with the certificate.

29. Losses arising from one and the same unexpected and unforeseen event shall be deemed one insured event. Events that are linked by time, cause or purpose, and which are recurring or ongoing, shall be treated as one insured event, regardless of the number of perpetrators (for example: *the insured person opens the link contained in a phishing message (e.g., 'parcel delivery') and enters his/her payment card details on a fraudulent website, as a result of which several unauthorised transactions are made from the account/card of the insured person on the same day or in the following days (including at different merchants and/or by different perpetrators). In such cases, these transactions are regarded as events linked in terms of time, cause and purpose, and are therefore treated as one insured event*).

30. Reasonable and justified costs incurred by the insured person as a result of the insured event shall be indemnified, to the extent described in the insurance cover.

31. The insurer shall make a decision on whether to compensate for the loss or on refusal thereof within 30 (thirty) calendar days from the date on which it has received all necessary information concerning the circumstances of the loss event and the amount of the loss. If, for reasons beyond the insurer's control, it is not possible to determine the full extent of the loss, it shall first indemnify that part of the loss in respect of which the amount of the loss to be indemnified is clear. The insurer may extend the deadline for making a decision on compensation for loss for a valid reason, but by no more than 30 (thirty) calendar days from receipt of the necessary documents.

32. The insured person must be able to prove the occurrence of the insured event in order to receive compensation for damage.

33. The insurer is entitled to refuse to pay indemnity or to reduce it if:

33.1. the insured person has misled or attempted to mislead the insurer as to the circumstances of the occurrence of the insured event or the amount of the loss, or has otherwise attempted to defraud the insurer in relation to the circumstances of the insurance contract or its performance;

33.2. it is an event that has not occurred during the period of validity of the insurance cover or the loss arising as a result thereof is not indemnified under the terms and conditions;

33.3. the insured person causes an increase in the loss after the occurrence of the insured event;

33.4. the insured person has not complied with an obligation set out in the terms and conditions and this has a causal link to the occurrence of the loss;

33.5. the insurance premium that has fallen due or the first insurance premium has not been paid by the time the insured event occurs;

33.6. the payee is subject to an international sanction or where the matter may involve money laundering or terrorist financing.

Obligations of the insured person

34. The insured person is obliged to:

34.1. do everything within his/her power to prevent the insured event and minimise the loss, to avoid any possible increase in the insurance risk and not to allow the insurance risk to be increased by persons using the property of the insured person (e.g. a laptop);

34.2. assist the insurer in establishing the circumstances of the insured event;

34.3. return to the insurer the insurance indemnity paid to him/her, if, after the insurer has compensated for the loss, circumstances excluding compensation become apparent or if the loss is compensated by a third party.

Obligations of the insurer and Telia

35. Within its Cyber Assistance, Telia is obliged, in the event of a loss event, to provide the insured person with initial advice and to guide him/her in submitting the claim notification (e.g. via Telia self-service).

36. The insurer is obliged to:

36.1. commence, without delay after receipt of the claim notification, the handling of the loss event and ascertain the circumstances of the event and the amount of the loss to be compensated for;

36.2. notify the insured person, after receipt of the claim notification, of the documents or other information he/she must submit to the insurer in order to establish the circumstances of the event, the cause and the amount of the loss;

36.3. make a decision on compensation for damage or on refusal thereof in accordance with the provisions set out in clause 31 of the terms and conditions;

36.4. compensate for the loss arising from an insured event or to pay the agreed sum of money or insurance indemnity in one lump sum or in instalments or to perform the insurance contract in another agreed manner. The insurer must pay the insurance indemnity within 10 (ten) working days after the decision is made

36.5. refuse to pay out the insurance indemnity if the payee is subject to a domestic or international economic or financial sanction.

Validity and expiry of insurance cover

37. The insurance cover shall commence on the date and at the time stated on the certificate issued to the insured person following activation of Telia Shield.

38. The insurance cover applies during the insurance period in the member states of the European Union and additionally in the United Kingdom, Switzerland, Norway, Turkey, Iceland, Serbia, Bosnia and Herzegovina, Albania, North Macedonia, Montenegro, Kosovo, Andorra, Monaco, San Marino, Liechtenstein and the Vatican City.

39. The insurance cover is not limited to the insured person being present at the address related to the Telia Home Internet service. If a loss event occurs at the address specified, insurance cover is subject, amongst other things, to the conditions set out in clause 27 being met. Outside the address related to Telia Home

Internet service, insurance cover applies regardless of whether, at the time of the loss event, mobile data, a Wi-Fi network or other Internet connection was used.

40. When handling a claim, the insurer is entitled to require the insured person, to a reasonable extent, to provide evidence of the place and time of the loss event and of compliance with the conditions necessary for the insurance cover to be valid.

41. The cyber insurance fee (insurance premium) is set out in the price list published on the Telia website and indicated on the certificate. The insurance premium shall be added by Telia to the Customer's (telecommunications) service invoice issued in the following month.

42. The insurer is entitled to unilaterally amend the terms and conditions of insurance, provided that it gives the policyholder at least 180 days' notice. In the event of changes to the terms and conditions of insurance, Telia shall notify the insured person in the manner set out in Telia's general terms and conditions. If the insured person does not agree to the amended terms and conditions, he/she shall be entitled to withdraw from cyber insurance before the amended terms and conditions take effect.

43. The period of validity of the insurance cover is one year, which is automatically renewed for a further one-year period, unless the insured person terminates the renewal of the insurance cover before the end of the current period. Telia shall notify the insured person of the expiry of the current insurance period at least 30 (thirty) days in advance. The number of automatic renewals is not limited. Upon automatic renewal of the insurance cover period, Telia will issue the insured person a new certificate.

44. The insurance cover ends with the expiry of the insurance period (except where the insurance cover has been automatically renewed for the next period in accordance with clause 43), upon cancellation of or withdrawal from the cyber insurance, by agreement between the insurer and the policyholder, or upon the Customer's temporary suspension or termination of the Home Internet service agreement, or upon Telia's restriction of the Home Internet service or termination of that agreement in the manner provided for in Telia's general terms and conditions, as a result of which the cyber insurance ends automatically.

45. If cyber insurance has been taken out via Telia's remote sales channel (including self-service), the insured person shall be entitled to withdraw from cyber insurance within 14 (fourteen) calendar days from the commencement of the insurance cover. Upon withdrawal, the insurance premium shall be payable for the period during which the insurance cover was in force. Withdrawal does not affect the handling of insured events that occurred before withdrawal.

46. The insured person is entitled to withdraw from cyber insurance at any time in the Telia self-service portal, at a shop, or in the call centre.

47. The insurer is entitled to terminate the provision of insurance cover to the insured person if:

47.1. the insured person has intentionally provided the insurer with false information regarding the circumstances of the insured event;

47.2. an insured event has occurred and the insurer has made a decision to compensate the loss or to refuse compensation;

47.3. other grounds for termination provided for in legislation become apparent.

48. The insurer has the right to decide whether or not to offer insurance cover to a Customer who has expressed an interest.

49. Upon discontinuing the provision of cyber insurance, Telia shall give the insured persons at least one (1) months' notice.

Processing of personal data

50. The insurer is entitled to process personal data related to the performance of the insurance contract on the basis of the insurer's principles for the processing of customer data and to disclose information related to the terms and conditions to third parties whose right to receive such information arises from LHV's principles for the processing of customer data https://www.lhv.ee/en/principles-of-processing-customer-data.

51. Telia's personal data processing principles are set out in Telia's Privacy Notice.

The law applicable to the terms and conditions and the limitation period for claims arising from the insurance contract

52. These terms and conditions are governed by the laws of the Republic of Estonia.

53. The limitation period for claims arising from the insurance contract is three years. The limitation period shall be calculated from the end of the calendar year in which the claim becomes due.

Inconsistencies in the documents of the insurance policy

54. In the event of any inconsistencies in the documents of the insurance policy, the interpretation shall be based on the presumption that the special conditions of the insurance policy set out in the certificate take precedence over these terms and conditions.

55. If the terms and conditions have been translated into a foreign language, the Estonian version shall always be used as the basis for their interpretation in the event of a dispute.

Supervision and handling of complaints

56. If you do not agree with the insurer's decision or if you require further clarification, you may contact the insurer by email at kindlustus@lhv.ee, by phone on 699 9111, or at Tartu mnt 2, 10145 Tallinn.

57. Telia acts as an insurance agent on behalf of the insurer and is registered in the Financial Supervision Authority's register of insurance agents, which can be checked at www.fi.ee. Telia is authorised to represent the insurer in the collection of insurance premiums. The insurer is responsible for the activities of Telia as an insurance agent.

58. The out-of-court dispute resolution bodies are the conciliation body of the Estonian Insurance Association, Mustamäe tee 46, 10621 Tallinn (phone 667 1800, e-mail lepitus@eksl.ee), and the Consumer Disputes Committee operating under the Consumer Protection and Technical Regulatory Authority, Endla 10a, 10122 Tallinn (phone 620 1707, e-mail avaldus@komisjon.ee).

59. The activities of the insurer are supervised by the Financial Supervision Authority, Sakala 4, 15030 Tallinn (phone 668 0500, e-mail info@fi.ee, website www.fi.ee). The Financial Supervision Authority does not resolve contractual disputes between the insurer and the insured person.