

## SME Data & Cyber Security Insurance

Our SME Data & Cyber Security Insurance protects you against liabilities arising from data protection laws, management of personal data and the consequences of losing information. Equally, the loss of corporate information such as intellectual property and proprietary information could also severely disadvantage a business.

With network attacks and security becoming a significant global issue, we cover you for direct first party losses and third party claims.

### Coverage Benefits:

#### Crisis Management

- **Data Forensic Expenses** - costs incurred to investigate, examine and analyse a computer network
- **Breach Consultation Costs** - legal assistance
- **Costs to Restore** - research, replace, restore or recollect software and any electronic data due to a network attack
- **Breach Response Costs** - Notification Services, Call Centre Services, Credit Monitoring Services and Identity Theft Resolution services
- **Public Relations Expenses** - costs to help protect your business' reputation after a data breach

#### Business Interruption

- **Business Interruption** - includes net profit or loss and extra expenses as a result of a network attack on an insured's network

#### First Party Coverage

- **Hacker Theft Cover** - fraudulent or erroneously paid funds
- **Network Extortion Coverage** - costs to avoid, defend or preclude extortion
- **Loss Adjustor Costs** – fees of a qualified external expert to determine the extent and loss amount

### Target Segments:

We can underwrite a broad class of industries

### Territory/Jurisdiction:

Worldwide

#### Extensions

- **Emergency Costs** – include Defence Costs & Loss Mitigation Costs
- **Loss Mitigation Costs** – Engagement of loss mitigation advisor to help avoid or minimize any potential claim or business interruption loss
- **Personal Reputation Cover** – cost for public relation firm to mitigate or reduce damage to the reputation of any executive officer caused by a breach

#### Third Party Coverage

- **Third Party Liability** - related to privacy, personal information; corporate information; Media and Social Media (including defamation, intellectual property rights and plagiarism)
- **Regulator Liability** – claim for loss against the company made by a regulator
- **Investigation Liability** – costs for formal investigation in response to Regulator
- **PCI DSS Cover** – claim for loss against the company made by a payment card provider due to breach of PCI DSS
- **Consumer Redress Fund Cover** – to establish a fund for the payment of consumer claims

The description of coverage contained in this document is a summary and is for illustrative purposes only. The coverage is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the descriptions of coverage in this document and the policy of insurance, the provisions contained in the policy of insurance will govern. This document is accurate as at April 2020.