

# CYBER COVER

Sales Aid

Our Cyber Cover product is designed to cover cyber risks which could be damaging to businesses that use technology and are involved in the storage or use of data.

## KEY SELLING POINTS

- Minimum Cyber premiums from £92 + IPT
- Statement of Fact for risks with limits under £500,000
- Variable excesses and Indemnity periods available

## FEATURES

- Costs up to £50,000 for locating and removing a computer virus from your computer system (even if damage or disruption has not been caused) and hiring professionals if your computer system has been affected by a virus or attack to recommend how to prevent your computer system from being infected by a computer virus or being hacked.
- Investigation costs for possible repair, replacement or restoration where a claim has been accepted up to £50,000
- Loss prevention measures to prevent or minimise further expected damage or future losses up to £50,000
- Temporary and fast-tracked repair, replacement or restoration where a claim for damage has been accepted up to £100,000 (but no more than 50% of the cost of damage or other loss covered by the policy)
- Court attendance extension up to £25,000
- Contractual fines and penalties up to £25,000 as a result of not keeping to your data privacy obligations (not fines and penalties which you cannot insure against by law)
- Costs to withdraw data from the internet to avoid or reduce a claim up to £10,000
- Security audit costs following a data-breach claim caused by security weaknesses in your computer system up to £10,000
- Terrorism Excluded - Computer virus, hacking or denial of service attack not regarded as an act of terrorism

All sums insured, limits of liability and extra cover limits operate on a per occurrence basis rather than a total for the period of insurance, other than the Cyber Attack Limit.

## STANDARD COVERS

Cover	Maximum Limits (up to)
Cyber crime	£100,000 (£25,000)
Cyber liability	£1,000,000 (£25,000)
Data-breach expense	£1,000,000 (£25,000)

## OPTIONAL COVERS

Cover	Maximum Limits (up to)
Hardware	£5,000,000
Data corruption and extra cost	£1,000,000 (£25,000)
Cyber event - loss of business income	£1,000,000 (£25,000)

## POLICY LEVEL

Cover	Maximum Limits (up to)
'Cyber attack limit'	£250,000*

The amount in brackets denotes the standard limit provided.  
\*The most we will pay in total for the period of insurance for all claims that are the result of events which is not just targeted at the insured and your computer system will be the lower of the total of the sums insured, limits of liability and extra cover limits or the Cyber attack limit. The Cyber attack limit will be reduced by amounts previously paid.  
This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.



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## STANDARD COVERS

### CYBER CRIME

Financial loss as a result of hacking into the Insured's telephone system or fraudulent input or alteration of data in the Insured's or their service providers' computer system resulting in money or goods being transferred.

### CYBER LIABILITY

Damages and defence costs for claims as a result of data breach, failure to prevent transmission of viruses to third parties, loss of reputation or breach of intellectual property rights as a result of content sent from the Insured's computer or online material.

### DATA-BREACH EXPENSE

The cost of professional legal, forensic IT, PR and crisis management services following the Insured's failure to keep to their legal obligations under data-protection regulations of personal data, the Payment Card Industry Data Security Standards or privacy statements.

PREFERRED RISKS	EXCLUDED RISKS
<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Wholesaling</li> <li>• Retail</li> <li>• Professional Services</li> <li>• Leisure</li> </ul>	<ul style="list-style-type: none"> <li>• Banks and financial institutions</li> <li>• Media, publication and broadcasting companies</li> <li>• Businesses involved in gambling or gaming</li> <li>• Data centres, cloud storage, internet service providers and software houses</li> </ul>

## OPTIONAL COVERS

### CYBER EVENT – LOSS OF BUSINESS INCOME

Cover for loss of net income and continued operating expenses incurred following a cyber event or prevention of access.

### HARDWARE

Cover for damage, loss, corruption and breakdown of computer and electronic office equipment at an insured location and portable equipment globally.

### DATA CORRUPTION AND EXTRA COSTS

Costs of investigating and reconfiguring the computer system of the Insured or their service provider, and restoring and recreating data. Extra costs to prevent or reduce the computer system disruptions as a result of a cyber event, damage to hardware or prevention of access.

### WIDE DEFINITION OF 'CYBER EVENT':

- Loss, corruption, accidental or malicious deletion or change to, unauthorised access to, or theft of data
- Damage to websites, intranet or extranet sites
- Damage or disruption caused by a computer virus, hacking or denial of service attack  
(affecting your computer system or that of a service provider)



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