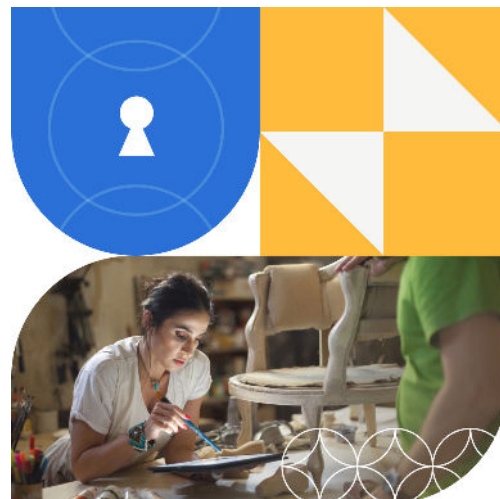


CYBER INSURANCE REIMAGINED





Introducing innovative and comprehensive cyber coverage

We've created a cyber insurance offering that goes further than traditional insurance to help clients if a cyber incident happens. Tailor a policy with flexible cover options including those listed below, with up to £10m limit.

Coverage subject to policy limits and exclusions.





3rd Party Security and Privacy





	Network and Information Security Liability	Coverages available for the expenses to defend you, and the damages resulting from your liability to a 3rd party for a security failure, data breach, or a privacy liability.
	Regulatory Defence and Penalties	Coverages available for the expenses to defend you, and any regulatory fines and penalties from a regulatory proceeding for a security failure or data breach.*
	PCI Fines and Assessments	Coverages available for the expenses to defend you, and PCI fines and assessments arising from a data breach that compromises payment card data.*
	Funds Transfer Liability	Coverages available for the expenses to defend you, and damages arising from the distribution of fraudulent payment instructions to your vendors, business partners or clients as a result of security failure.

* Offered coverages to the extent insurable under applicable law. Exclusions and limitations apply, see [disclaimers](#) and the policy as issued.












Technology and Media Professional Liability

	Technology Errors & Omissions	Coverages available for the expenses to defend you and damages arising from your liability to a 3rd party when the failure of your technology service or product is the cause of loss.
	Multimedia Content Liability	Coverages available for the expenses to defend you and damages arising from your liability to a 3rd party for media content related claims (such as copyright infringement, violation of privacy rights, defamation).





Cyber Crime

	Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering	Coverages available for funds transfer losses incurred as a result of the receipt of fraudulent payment instructions including through social engineering. We can also pay for loss incurred from the bank account of a senior executive if caused by a security failure at the named insured. We can pay for funds transfer losses you incur from a failure in your security or from social engineering.
	Service Fraud Including Cryptojacking	Coverages available for the additional amounts you're billed by a cloud or telephony provider when you incur fraudulent charges.
	Impersonation Repair Costs	Coverages available for the cost of removing websites, reimbursing your customers, legal and PR costs incurred as a result of fraudulent electronic communications or websites that impersonate you.
	Invoice Manipulation	Coverages available for the net costs that you are unable to collect for the provision of goods or services under a fraudulent invoice or payment instruction that has resulted from a security failure.

Event Response

 Breach Response Services	Coverages available for services in the first 72 hours to help you with the initial response to a cyber event including access to a 24/7 hotline, advice from legal counsel and preliminary forensic information gathering.
 Breach Response Costs	Coverages available for the costs to respond to a breach, including computer forensic fees, legally required customer notification, legal expenses, credit monitoring and identity theft restoration.
 Crisis Management & Public Relations	Coverages available for the costs to mitigate other first party loss or third party liability such as public relations consultancy, media purchasing, and voluntary customer notification.
 Ransomware and Cyber Extortion	Coverages available for the costs to respond to an extortion incident, including money, securities, and even virtual currencies paid.
 Direct and Contingent Business Interruption, and Extra Expenses from Security Failure and Systems Failure	Coverages available for business interruption loss including extra expenses resulting from interruption to your computer systems or to hosted computer systems, arising from a failure in security or a systems failure.
 Proof of Loss Preparation Expenses	Coverages available for the cost of a forensic accountant to help you prepare your claim for business interruption and reputational harm losses.
 Digital Asset Restoration	Coverages available for the costs to replace, restore, or recreate your digital assets that are damaged or lost following a security failure or systems failure.
 Computer Replacement and Bricking	Coverages available for the costs to replace or restore computer hardware or tangible equipment impacted by a loss of firmware integrity resulting from a security failure.
 Reputational Harm Loss	Coverages available for your lost net profit arising from an adverse publication related to a security failure, a data breach, cyber extortion or privacy liability.
 Court Attendance	Coverages available for your reasonable expenses in attending a trial or other proceeding in the defence of a 3rd party liability claim.
 Criminal Reward	Coverages available for an amount offered by us for information that leads to the conviction of persons committing illegal acts against you that resulted in a claim under the policy.

Coverage by Endorsement

 Bodily Injury & Property Damage - 1st Party	Coverages available for specified 1st party losses including business interruption loss for bodily injury or property damage arising from a security failure.
 Bodily Injury & Property Damage - 3rd Party	Coverages available for the expenses to defend you and damages arising from your liability to a 3rd party when a security failure results in physical damage or injury.
 Pollution	Coverages available for claim expenses and damages arising from pollution caused by a security failure.
 Reputation Repair	Coverages available for the Crisis Management & Public Relations costs required to mitigate harm to your reputation.