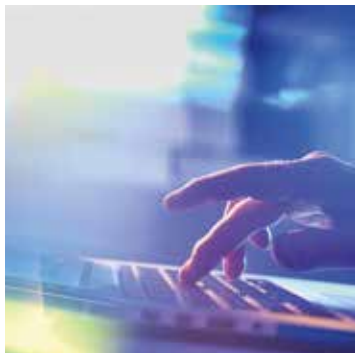


CYBER SELECT

quick guide

Cyber Select provides comprehensive insurance cover for businesses, plus access to a variety of prevention and post-incident services via our panel of specialists.



APPETITE

- Broad risk appetite covering many trades.
- Companies with a turnover of up to £350m. Our sister company Allianz Global Corporate and Specialty can find solutions for companies with a turnover of £350m+.

Call centre costs – the cost of operating a call centre to handle enquiries from affected customers and third parties. This provides a separate, dedicated hotline in order to avoid disruption to daily operations.

Credit monitoring costs – the cost of credit monitoring of affected third parties.

COVER INCLUDES

DATA BREACH COSTS

Forensics – the cost of an IT forensic expert to identify whether a breach has occurred, and if so, to contain the incident. They'll also work with the insured to understand their specific vulnerabilities and proactively manage these in order to minimise the chance of a recurrence.

Privacy and Confidentiality breach – covers the cost of damages awarded and defence costs for loss suffered by third parties as a result of a data breach, even where this does not result from a wrongful act.

Legal & Regulatory costs – to advise the insured on their legal and regulatory duties, including any notification responsibilities to third parties and/or the regulator. This also covers defence costs arising from an internal investigation due to a regulatory request, and Consumer Redress Fund costs.

Fines and penalties – to cover any penalty and fine insurable by law resulting from a privacy and confidentiality breach.

COMPLEMENTARY PRODUCTS

As part of Commercial Select, **Cyber Select** can be purchased standalone or in combination with various other covers including:

- Computer
- Directors & Officers
- Property
- Casualty
- Professional Indemnity.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.



COMPUTER SYSTEMS

Network Security – defence costs for any claims made against the insured and damages where they are found liable (such as the costs incurred by a supplier or customer), due to a cyber attack occurring on a third party as a result of the insured's failure to secure their computer network.

Forensic experts – the cost of an IT forensic expert to identify whether a breach has occurred, and if so, to contain the incident. They'll also work with the insured to understand their specific vulnerabilities and proactively manage these in order to minimise the chance of a recurrence.

Restoration costs – costs required to restore any system functionality and recompile and reinstate lost data, helping to get systems and networks back up and running swiftly.

Betterment – covers reasonable updates or improvements to systems and software following a claim, helping to reduce the likelihood of future attacks.

Payment card liability – costs arising from a breach of contractual duty and damages to customers arising from non-compliance with payment card industry data security standards.

MAKING A CLAIM

Claims can be reported via our expert cyber claims team

Tel: **0203 451 3679**
Email: **cyberclaims@allianz.com**

CYBER CRIME

Cyber extortion – costs to resolve or terminate the threat of extortion.

Hacker theft – Covers any loss of funds, including any payments wrongfully made by the insurer due to a cyber attack.

Telephone hacking – covers the costs arising from hackers using the insured's telephone system and internet bandwidth, including tariff costs and payments to the provider.

Criminal reward fund – the amount paid to a fund in order to offer a reward in return for information which leads to the arrest and conviction of those responsible for the cyber attack.

Business interruption – We'll cover any loss of profits and additional costs incurred by the insured to mitigate the loss, when there is a total or partial unavailability of IT systems, whether from:

- cyber attacks
- technical failure
- result of human error
- regulatory requirement

Reputational advice costs – the cost of a consultant to assist with managing any reputational impact, including negative media, and helping to protect the insured's brand.

Media liability – for damages or defence costs for third party claims (including defamation, invasion of privacy, infringement or any unfair competitive advantage gained), which arise from digital publications.

Please see our policy wording for full details.

ADDITIONAL SERVICES

Through an expert panel of specialists we offer access to a variety of both prevention and post-incident services:

PREVENTION SERVICES:

BitSight – complimentary access to a global, leading security rating platform provider, giving your clients insight into their cyber security performance and vulnerabilities.

Intelisecure – experts who can identify, quantify and manage a company's data and security exposures, also offering an initial free telephone conversation.

NCC Group – global experts, NCC Group, offer a full range of cyber security, risk mitigation, managed detection & response services, which can help in assessing, developing and managing cyber security risk.

Glen Abbott – business continuity experts helping to reduce business interruption.

FREE Risk Management Support

Our [risk management website](#) provides information and guidance on actions to defend against cyber threats.

POST INCIDENT SERVICES:

Norton Rose Fulbright – provides a variety of incident response solutions including a 24/7/365 helpline and access to a breach coach.

BTVK Advisory and MDD Forensic

Accountants – help with calculating the true economic damage of claims and disputes.

Hill & Knowlton Strategies – a leading PR firm helping companies protect their brand.

Visit

www.allianzbroker.co.uk/cyber