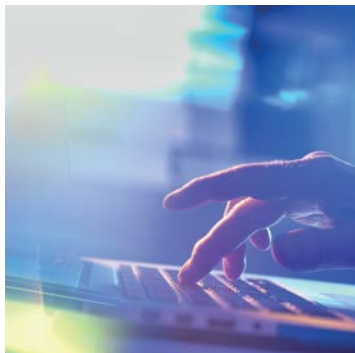


# CYBER SELECT

## 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+.

### COVER INCLUDES

**FIRST PARTY – Cover designed to lessen the financial impact on the insured.**

**Business Interruption** – any loss of profits due to total or partial unavailability of IT systems whether arising from a cyber attack, technical failure or human error.

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

**Extortion** – Costs to resolve or terminate the threat of extortion.

**THIRD PARTY – cover for your client’s liabilities to other parties**

**Privacy and Confidentiality** – cost of damages awarded and defence costs for loss suffered by third parties as a result of a data breach.

**Network Security** – damages or defence costs for which the insured is liable due to a cyber attack occurring as a result of failure to secure their computer network.

**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.

**Regulatory Legal Costs and Internal Investigation Costs** – for defence costs, and any penalty and fine insurable by law resulting from a privacy and confidentiality breach. This also covers defence costs arising from an internal investigation due to a regulatory request and Consumer Redress Fund costs.

**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.

### COMPLEMENTARY PRODUCTS

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

- Computer
- 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.



### **CRISIS MANAGEMENT – Assists with managing the impact of a suspected or actual cyber incident**

**Forensic experts** – the cost of an IT forensic expert to identify, contain and repair a breach, plus restore the data. 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.

### **Data Breach Response Costs which include:**

- **Legal and Regulatory Advice Costs** – to advise the insured on their legal and regulatory duties, including any notification responsibilities to third parties and/or the regulator.
- **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.

## **MAKING A CLAIM**

Claims can be reported via our expert cyber claims team

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

**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.

**Emergency Costs** – an emergency fund of up to £100,000 where the insured needs to take urgent action to mitigate a loss but is unable to obtain our written permission.

## **ADDITIONAL SERVICES**

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

### **PREVENTION SERVICES:**

**BitSight** – complementary 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** – global cyber security experts offering a range of cyber protection methods to keep data safe.

**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.

## **WHY ALLIANZ?**

Allianz Insurance plc is one of the largest general insurers in the UK and part of the global Allianz Group. As part of Group we've been writing cyber insurance since the 1990s meaning we have long-standing expertise and a solid position in the market. We are committed to getting our customers back in business as quickly as possible.

**Visit**  
[allianz.co.uk/cyber](http://allianz.co.uk/cyber)