

QUICK GUIDE

Cyber Select



Cover for first party, third party and crisis management costs, traded via our branch network.

Cover

First Party

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 customer'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.

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.

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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:**
 - **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.
 - **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.

Appetite

We can find solutions for a wide variety of businesses with a turnover of up to £350m.

For larger businesses please contact our global, corporate and specialist underwriting teams.

Visit: commercial.allianz.com.

Additional services

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.
 - **Business risk support** - a wide variety of resources for health and safety, environmental, legal, cyber security and business continuity matters. Visit: allianz.co.uk/business-risk-support.

- **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.



Making a claim
0203 451 3679