

# Key Product Benefits

## 3 Easy-To-Trade Options

Our “Breach” option includes First Response, cover to get clients up and running after a cyber event and cyber liability. Upgrading to “Impact” adds network interruption and cyber extortion, and “Complete” adds interruption caused by system failure and OSPs.

## Cyber Claims Excellence

AIG has handled thousands of cyber claims. (We publish our key cyber claims findings each year to help clients and brokers.) This expertise, staying abreast of new cyber exposures, ensures that clients are in the safest hands whenever they face a cyber loss.

## First Response, a True Differentiator

This tried and tested service is an outstanding market differentiator for CyberEdge and can be used whenever clients have (or suspect) a cyber incident, with no policy retention, without prejudicing policy coverage and without eroding the policy limits.

## Event Management no Time Limit

Clients receive a range of expert cyber services (from Legal, IT and PR services to Credit and ID Monitoring, Data Restoration and Breach Notification costs) until the incident is resolved – no matter how long it takes.

## Security & Privacy Liability

This cover is more important than ever in the wake of the GDPR and includes defence costs and insurable fines in relation to any regulator of Data Protection legislation – from the ICO to its equivalent across worldwide jurisdictions.

## Cyber Extortion

Is growing and increased home working heightens the risk of malicious exploitation. We recognise these escalating threats and cover a full range of cyber extortion services - and Cryptocurrency for paying agreed ransoms.

## Network Interruption

Sometimes the best course of action (such as when ransomware is sending clients’ data externally) may be to shut the network down to prevent further data loss. This can impact revenue and profit which can be covered under our Network Interruption module

## Digital Media

This cover protects businesses in a fast moving digital environment, where it is now easier than ever for companies to inadvertently infringe on trademarks, misappropriate creative material or inadequately check facts.

## Telephone Hacking

PBX dial through fraud (where fraudsters target telephone systems to make calls to premium rate numbers) is very difficult to detect until a large impacts are noticed on the telephone bill.

## Computer Crime

Cover is more valuable than ever with social engineering being one of the top threats to businesses caused by targeting employees and senior management. Business email compromise was the number one cause of cyber claims received by AIG in 2108.

## Criminal Reward Fund

Cover relates not only to external hackers and cyber criminals but also to rogue employees, and incentivises staff to report suspicious behaviours.

# About the Product

Headline coverages (see policy wording for details)

**Comprehensive cyber insurance to protect businesses from one of the most volatile risks facing businesses today.**

## First Response

Expert legal and IT forensics within 1 hour of ringing our hotline whenever clients have (or suspect) a cyber incident. No policy retention for 48 hours.

## Event Management

Covers Legal, IT, PR services, Credit and ID Monitoring, Data Restoration and Breach Notification costs after a cyber-attack.

## Security & Privacy Liability

Covers defence costs and insurable fines for alleged breaches of confidential information, security failure, failure to notify the regulator and breaches of PCI compliance.

## Cyber Extortion

Covers the costs specialist services to combat cyber extortion including investigations, containment, negotiations and ransom payments.

## Network Interruption

Covers loss of income, mitigation expenses and costs to quantify the loss when interrupted by a selected peril including cyber-security breach, system failure and voluntary shutdown.

## Digital Media

Covers damages and defence costs for breaching third party intellectual property, or negligence in connection with electronic content.

## Telephone Hacking

Covers charges from unauthorised access and use of a business's telephone system, whether initiated on or off their premises.

## Computer Crime

Covers financial loss from fraudulent electronic fund transfers arising from a cybersecurity breach, and impersonation fraud where clients are tricked by fraudulent emails.

## Criminal Reward Fund

A reward paid for information that leads to the conviction of anyone attempting to commit an illegal act relating to cover provided by CyberEdge.



Trade on **AIG eXtra** and Acturis