MARKETING MATERIAL

Cyber

CyberNow

Available to trade on Acturis

AIG are ever evolving to meet the needs of our brokers and as such, have listened to your feedback on purchase preferences. We are pleased to launch our Cyber coverage onto the CyberNow product on Acturis. Our CyberNow solution streamlinesthe broker journey with a simplified question set, offering the complete coverage available from CyberEdge via Acturis.

First Response

It is important to react quickly to a data breach or cyber security incident. Knowing who to turn to for immediate specialist assistance can help to contain the incident and get a business back up and running as soon as possible. Our First Response cover provides swift access to expert legal and IT forensics support.

Event Management

After a cyber-attack, organisations will require a range of services to get their business back on track. CyberEdge's Event Management cover pays for Legal, IT, PR services, Credit and ID Monitoring in addition to Data Restoration, Breach Notification and Cyber Extortion costs. When an event occurs, having the correct expertise on hand can result in dramatically improved outcomes – especially when underpinned by First Response.

Network Interruption

Network Interruption covers loss of income, mitigation expenses and forensic accountant costs to quantify the loss when business operations are interrupted by a selected peril including a cyber security breach, system failure and voluntary shutdown to contain a cyber incident. With CyberNow, clients will receive our full level of network interruption cover, see below for further details.

Cyber Loss Control Services

For eligible clients, complimentary tools and services are included with their CyberEdge policy to provide knowledge, training, security, and advisory solutions. To learn more about these services, download our **Cyber Loss Control Services for Small and Mid-Sized Businesses** overview.

Online Appetite

Our e-trading appetite via Acturis includes:

- Up to £100,000,000 turnover
- UK domiciled companies
- Maximum £3,000,000 aggregate limit

Cyber risks that fall outside of our e-trade appetite can be submitted to our open market trading teams for review.

Cyber Claims Expertise

CyberEdge is underpinned by the deep experience of our cyber claims team. At AIG, our adjusters have handled all types of cyber incidents including ransomware, business email compromise or breaches of personal information.

About the Product

Security & Privacy Liability

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

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.

Digital Media

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

Event Management

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

Loss Prevention Services

Subject to eligibility, please refer to your quote/policy schedule.

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.

Telephone Hacking

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

Network Interruption

Covers loss of income, mitigation expenses and forensic accountant costs when business operations are interrupted by the following causes:

- Security Failure
- Loss Preparation
- System Failure
- OSP Security Failure
- OSP System Failure

Computer Crime

Our optional extension covers direct financial loss from fraudulent electronic fund transfers and impersonation fraud.

CyberNow offers the complete cover available from our CyberEdge product. This may not be necessary for all clients, depending on their business size and expansion plans. We also offer our Cyber Package product via AIG eXtra and Acturis, giving clients the option to choose from three bundles, all with different levels of coverage.

AIG

Trade on: Acturis Open market 'CyberNow' question set

GB0651AR 1025 v4