



CyberEdge

Trade on **AIG eXtra** and Acturis

AIG's CyberEdge is a risk solution that helps cover businesses against a range of cyber exposures and threats, including data breaches, network interruption and cyber extortion. CyberEdge is available to quote and bind online under three cover bundle options, with each bundle providing a different level of cover. Eligible clients also receive access to a range of cyber loss control services to proactively help prevent a cyber incident.

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. All CyberEdge policies include First Response cover to provide 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 and Breach Notification 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. CyberEdge's Network Interruption cover is broken down into sections, with different cover bundles providing different levels of cover.

Online Appetite

Our e-trading appetite via AIG eXtra and 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.

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.



Three Easy-to-Trade Cover Bundles

Businesses of all sizes face cyber risks, and the risks they face can take many different forms. To make purchasing CyberEdge as simple as possible, our cover is packaged into three bundle options. **See overleaf for more information.**

About the Product

Three Easy-to-Trade Cover Bundles

Businesses of all sizes face cyber risks, and the risks they face can take many different forms. The ideal level of cyber cover will vary by client and an assessment of their individual needs. To make purchasing CyberEdge as simple as possible, our cover is packaged into three bundle 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 Outsources Service Providers (OSPs).

Full cover definitions are available in the CyberEdge policy wording.

BREACH Bundle



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.



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



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.



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.

IMPACT Bundle

+ BREACH Bundle



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



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



Network Interruption: Security Failure
Loss of income and mitigation expenses resulting from unauthorised access to a company's computer system.



Network Interruption: Loss Preparation
Third-party professional fees and expenses to quantify the network loss or network interruption costs incurred due to the insured event.

COMPLETE Bundle

+ BREACH Bundle

+ IMPACT Bundle



Network Interruption: System Failure
Loss of income and mitigation expenses resulting from unintentional and unplanned outage of a company's computer system.



Network Interruption: OSP Security Failure
Loss of income and mitigation expenses resulting from unauthorised access to an OSP computer system that is contracted to provide specific IT services.



Network Interruption: OSP System Failure
Loss of income and mitigation expenses resulting from unintentional and unplanned outage of an OSP computer system that results in the OSP being unable to provide specific contracted IT services.



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

+ OPTIONAL For all Bundles



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.



Trade on: **AIG eXtra**
aig.co.uk/aigextra

Acturis
Open market 'Cyber Package' question set

This document does not contain the full terms and conditions. Please review the Policy Documents for a full list of conditions, including policy benefits, limitations and exclusions.

American International Group, Inc. (NYSE: AIG) is a leading global insurance organization. AIG provides insurance solutions that help businesses and individuals in approximately 190 countries and jurisdictions protect their assets and manage risks through AIG operations and network partners. For additional information, visit www.aig.com. This website with additional information about AIG has been provided as a convenience, and the information contained on such website is not incorporated by reference herein. AIG is the marketing name for the worldwide operations of American International Group, Inc. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds. American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).