



What's Inside CyberEdge[®]



CyberEdge

As the fourth industrial revolution becomes a reality, business success is increasingly reliant on the use of data. With evolving regulation around the handling of sensitive data and an increased reliance on computer systems to run a competitive business, cyber insurance is more vital than ever and CyberEdge's end-to-end risk solution helps you stay ahead of the curve by helping you manage your cyber risk and protecting you if the worst does occur.

This booklet outlines some of the coverage options available under CyberEdge. Please refer to your insurance broker or the policy wording and schedule for further details of cover and terms and conditions.

Cyber Claims Expertise

Our specialist Cyber claims team is one of the most experienced in the insurance market, with backgrounds in insurance, law and industry. They have handled all types of cyber incidents including ransomware, business email compromise and breaches of personal information.

No matter what business type or location we ensure that clients are provided with the right expertise to guide them through the incident and minimise disruption to their businesses.

From the first notification of a cyber event we work closely with CyberEdge clients to resolve the incident and effectively manage any insurance claims which result from the breach including Business Interruption or Cyber Extortion.



Cyber Claims
Expertise

Smart Cyber Application Form

Our Smart Application gives easy access to cyber risk metrics. By responding to a few questions on the smart application form businesses can obtain insights into the cyber risks they face and the threat likelihoods via a complimentary summary report.

Should they purchase AIG cyber coverage, they will receive a comprehensive report including risk reducing qualities of their controls, analysis of potential losses to a privacy breach or denial of service attack and an assessment of their compliance with CIS Security Controls to help identify potential weaknesses in cyber defences.



Smart Cyber
Application Form

Summary Report includes:

(FOR COMPLETING APPLICATION FORM)

- Quick scores of cyber readiness
- Top 5 risk scenarios
- Risk Indices for key threat categories
- Summary of data breach and DoS impacts

Executive Report includes:

(FOR PURCHASING A CYBEREDGE POLICY)

- Cyber readiness peer benchmarking
- Threat likelihoods
- Prioritised risk practices
- Cyber control effectiveness
- Data breach probabilities and impacts
- CIS alignment scores across controls
- DoS probabilities and impacts
- Business impact details
- Residual risk details and scenarios
- View sample Executive report



Cyber Services

CyberEdge includes a host of complimentary and discounted tools and services to provide knowledge, training, security and consultative solutions for clients purchasing CyberEdge and spending more than £5,000 in premium.

To access these services please visit www.aig.com/cyberriskconsulting and complete the contact form, or email us at cyberriskconsulting@aig.com.



Employee Cybersecurity eLearning and Phishing Simulations

Managed training and compliance service for employees tailored to employee roles to reinforce clients' cybersecurity best practices. [Learn more](#)



Blacklist IP Blocking and Domain Protection

Enables companies to mitigate exposure to criminal activity by leveraging threat intelligence, geo-blocking, and blacklist automation. [Learn more](#)



Infrastructure Vulnerability Scan

Expert examination of up to 250 of a client's selected IP addresses to identify vulnerabilities to cyber criminals, with a follow up scan 90 days later.



Darknet Credential Exposure

Identifies domain-level cyber risks from enterprise data that is exposed on the darknet with reports customised to the client's specific domain. [Learn more](#)



Identity Risk Assessment

An identity risk assessment of the client's active directory infrastructure with a technician consultation to help interpret the findings. [Learn more](#)



AIG Cyber Loss Control Orientation

One hour with an AIG cybersecurity expert to address questions about client's risk posture and introduce other preventative services. [See a sample client report](#)



CyberMatics®

Patented technology service helps clients verify their organization's cyber risk posture, prioritise risk-reducing controls and investments. [Learn more](#)



Cybersecurity Information Portal

24/7 online access to current cybersecurity information, including best practices checklists, claims data and a breach calculator. [Learn more](#)



Security Ratings

Clients can see how their internet security posture and network score from an "outside looking in" perspective, with easy-to-understand scoring systems.



24/7 Cyber Claims Hotline

Our Claims Team will coordinate the response plan and engage the necessary vendors to identify immediate threats, and start restoration and recovery.



Cyber Services

Coverage Sections

CyberEdge is flexible modular policy which allows businesses to select coverage that match their specific risk profile.



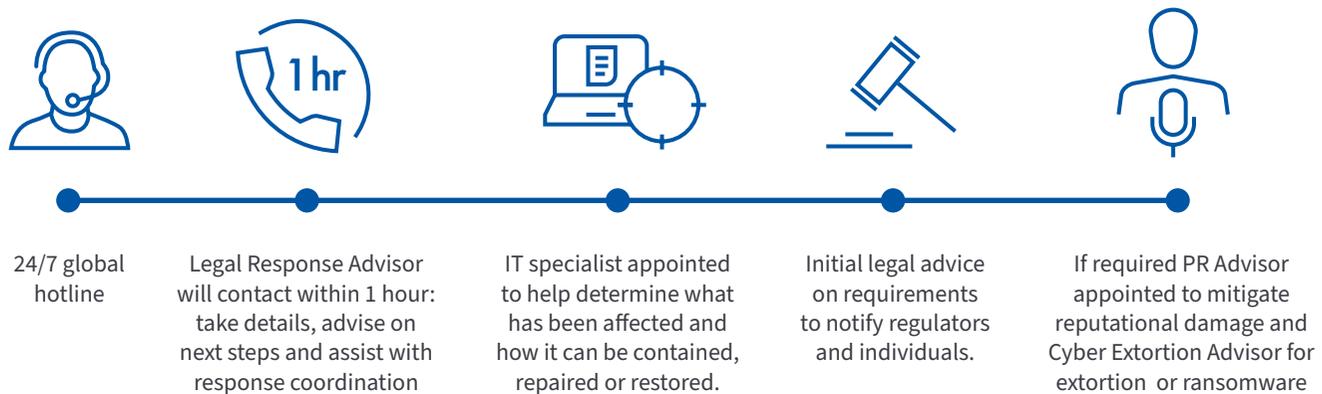
Coverage
Sections



First Response

The first 24 hours are vital when responding to a cyber incident and AIG's First Response service delivers best-in-class legal and IT forensics within 1 hour of ringing our hotline.

The coordinated response is provided for 48 or 72 hours depending on the policy. 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.

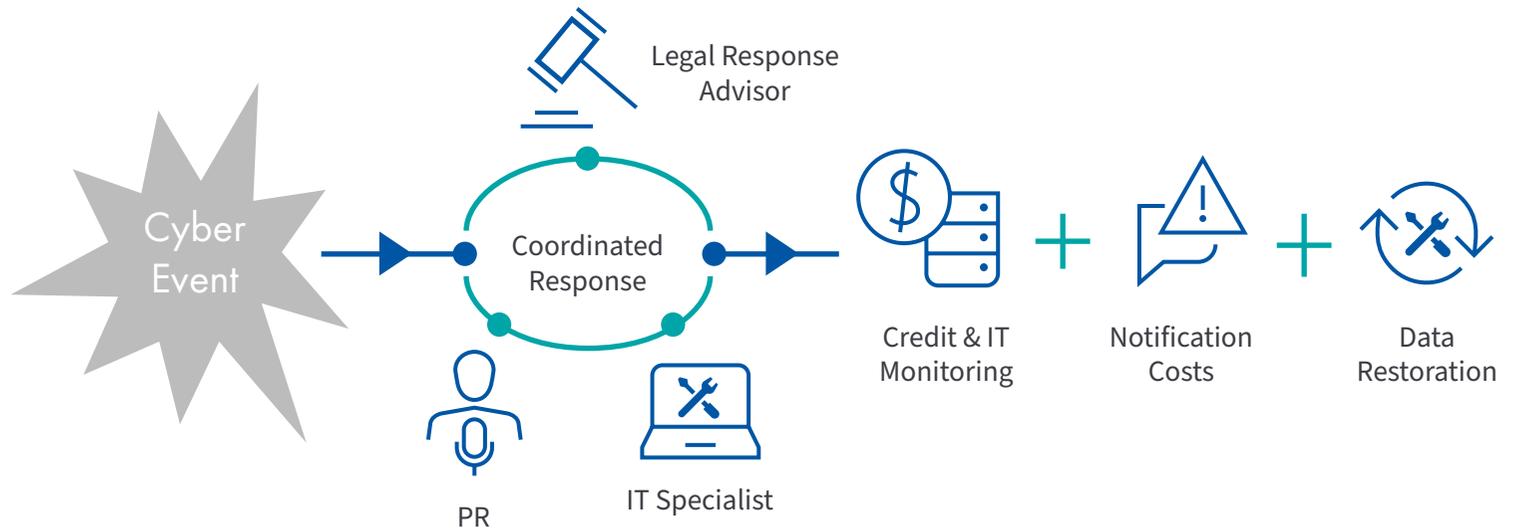




Event Management

After a cyber-attack, organisations will require a range of services to get their business back on track.

CyberEdge’s Event Management 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.



What’s New:

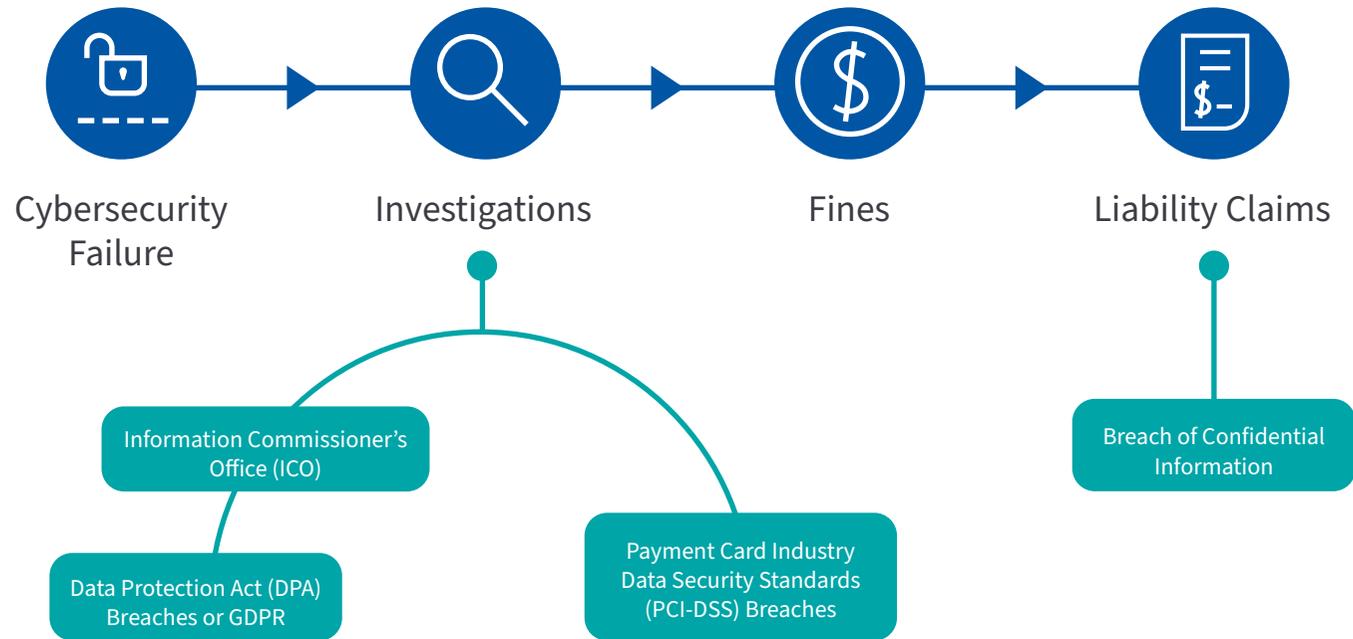
- No time limit on event management costs
- Includes cover for computer systems and industrial control systems
- Covers replacement of obsolete/unavailable system components with upgraded ones



Security & Privacy Liability

Our Security and Privacy Liability module responds to third-party liabilities resulting from breaches of confidential info, security failure, failure to notify the regulator and breaches of PCI compliance.

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

As one of the more increasingly prevalent cyber threats facing businesses, CyberEdge covers an extensive range of specialist services to combat the use of ransomware for cyber extortion. From conducting investigations to validate a threat, to containment and negotiations to end an extortion event through to ransom payments.



Coverage Sections

What's New:

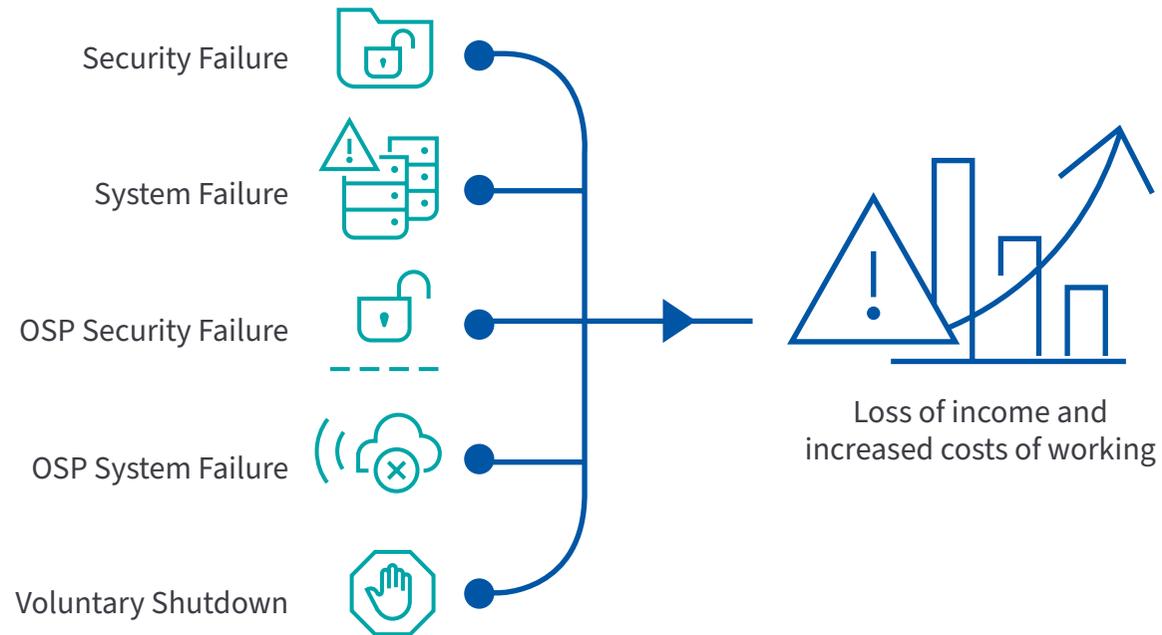
- Covers a full range of cyber extortion services to identify, validate, and resolve an event
- Covers use of Cryptocurrency to pay an agreed ransom.



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 cyber-security breach, system failure and voluntary shutdown to contain a cyber incident.

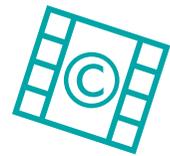
The module can also be extended to cover losses from security breaches or system failures at Outsourced Service Providers (such as cloud providers or payment processors). For a qualifying event after the waiting period has elapsed, cover is provided from "hour zero" immediately after the event, subject to any retention.



Coverage Sections

What's New:

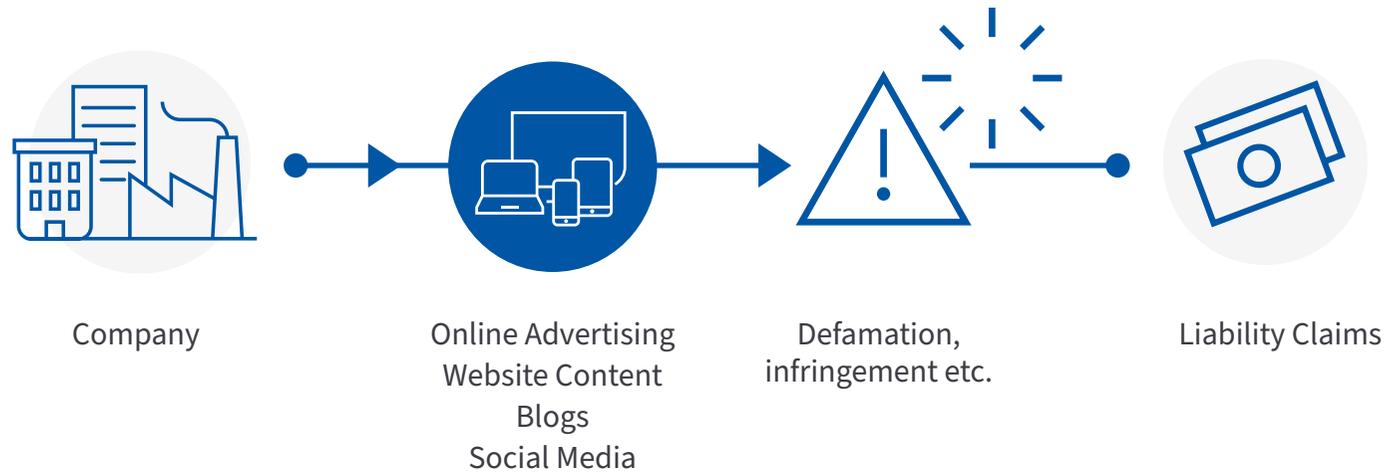
- "Hour Zero" Network Interruption cover for events after the waiting period
- "Best of both worlds" Network Interruption loss calculation (see callout)
- Mitigation costs covered from beginning of the cyber event (subject to deductible)
- Network Interruption cover after voluntarily shutting down system to contain an incident



Digital Media

In a fast moving digital environment, it is now easier than ever for companies to inadvertently infringe on trademarks, misappropriate creative material or inadequately check facts.

The Digital Media coverage section covers damages and defence costs for a breach of third party intellectual property, or negligence in connection with electronic content.

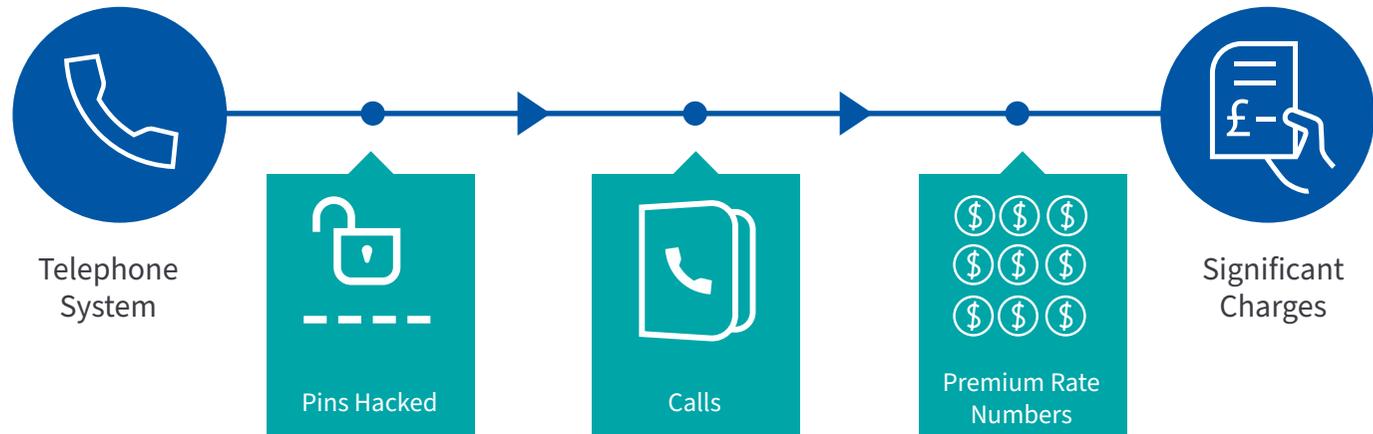




Telephone Hacking

In addition to online hacking, businesses also face the risk of phone hacking. Referred to as PBX dial through fraud, this is where fraudsters target telephone systems to make calls to premium rate numbers.

CyberEdge's Telephone Hacking coverage section covers charges from unauthorised access and use of a business's telephone system, regardless of whether this is initiated on or off their premises.





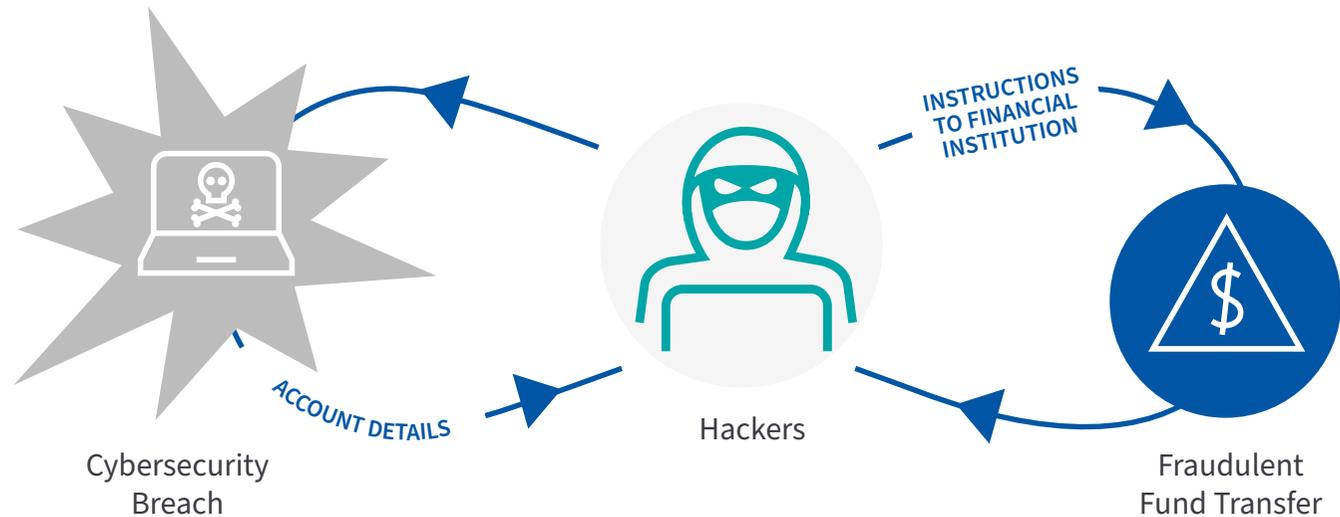
Computer Crime



Coverage Sections

Fund transfer fraud is a form of computer crime where criminals use details obtained from a cybersecurity breach to fraudulently transfer funds from an account maintained at a financial institution.

CyberEdge's Computer Crime extension covers direct financial loss from fraudulent electronic fund transfers arising from a cybersecurity breach. It also covers impersonation fraud: where clients are tricked by fraudulent emails, into transferring funds or amending payment details.

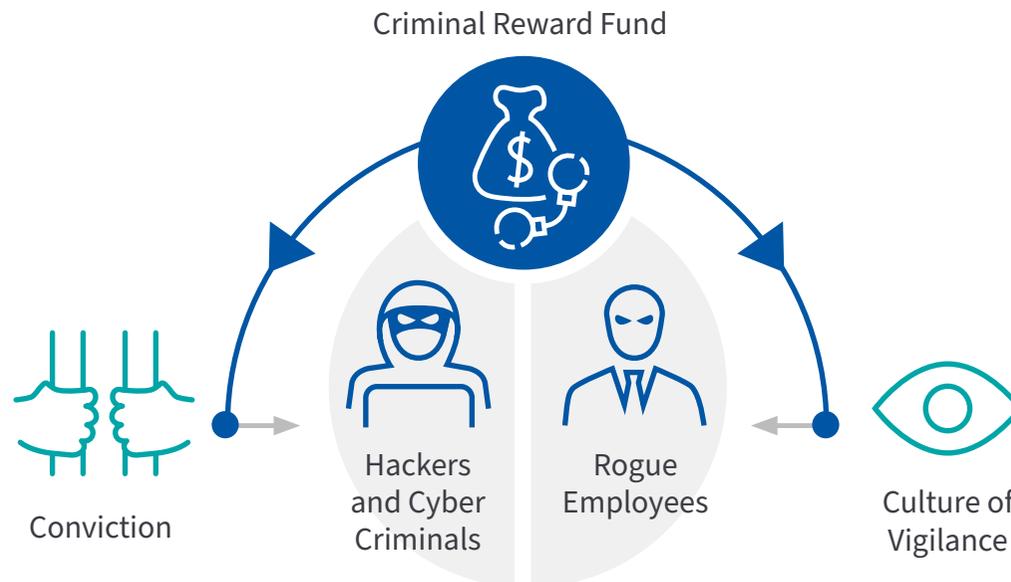




Criminal Reward Fund

A Criminal Reward Fund may be paid for information that leads to the arrest and conviction of individuals who have or are attempting to commit an illegal act relating to cover provided under a CyberEdge policy.

This relates not only to hackers and cyber criminals but also includes rogue employees, thus rewarding staff who notice and report suspicious behaviour.



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