

WHY AIG

What's Inside CyberEdge®

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What's Inside CyberEdge:
Cover Modules

What's Inside CyberEdge:
**Complimentary Tools
and Services**

What's Inside CyberEdge:
AIG Risk Consulting Services

What's Inside CyberEdge:
**Preferred Vendor
Partner Services**

CyberEdge

The digital and online revolution continues to offer businesses opportunities and efficiencies while simultaneously creating a new set of complex cybersecurity issues. In this rapidly changing world, CyberEdge provides organisations with an end-to-end risk management solution to stay ahead of the cyber risk curve.

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.



What's Inside CyberEdge:

Cover Modules

Organisations are increasingly placing data and networks at the centre of their operations and they can face significant financial losses if a cybersecurity incident occurs. CyberEdge is a flexible modular policy that allows businesses to select coverage that match their requirements.

Here are some of the cover modules available:

[Click here >](#)

First Response

Event
Management

Data Protection
& Cyber Liability

Network
Interruption

Network
Interruption: OSP

Network Interruption:
System Failure

Electronic
Data Incident

Digital Media

Cyber
Extortion

Telephone
Hacking

Computer
Crime

Goodwill
Coupon

Criminal
Reward Fund

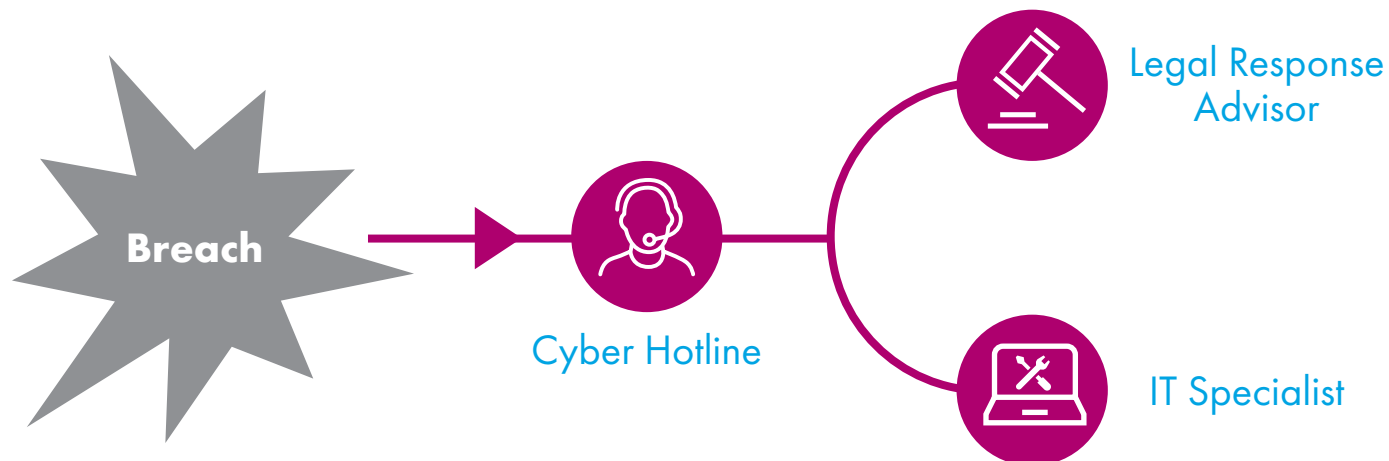
What's Inside CyberEdge:

Cover Modules



First Response

When a cybersecurity breach is suspected, most businesses do not have the capability to diagnose the issue and respond swiftly. CyberEdge's First Response cover provides emergency access to a legal response advisor and IT specialist that can delivery critical support and a coordinated response. No retention applies for an initial period.



What's Inside CyberEdge:

Cover Modules



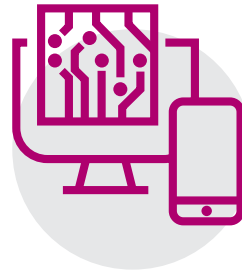
Event Management

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 and PR services as well as Credit and ID Monitoring in addition to Data Restoration and Breach Notification costs.



Legal / PR

Coordinated Response
Reputation Damage



Technical Forensics

Data Affected
Data Restored



Clients

Notification
Credit & ID Monitoring

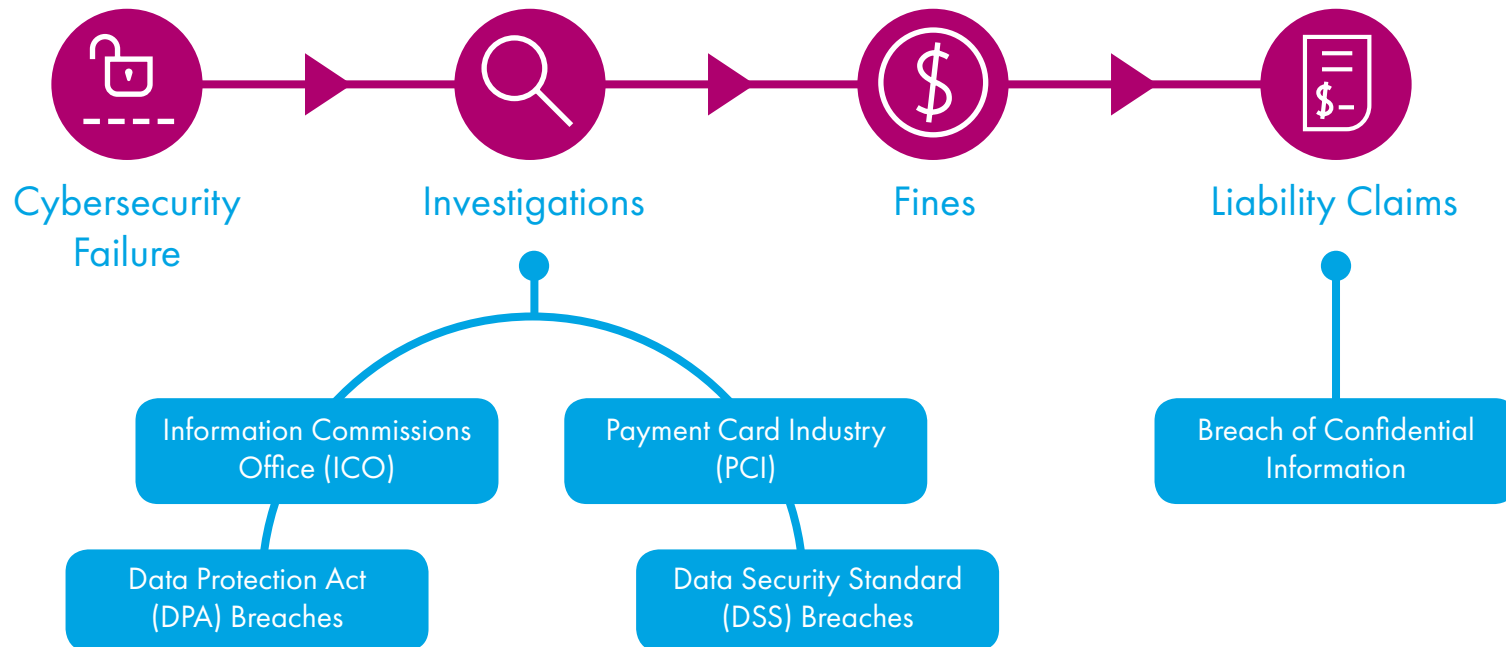
What's Inside CyberEdge:

Cover Modules



Data Protection & Cyber Liability

Data Protection & Cyber Liability responds to third-party liability claims arising from a failure in network security. This includes cover for defence costs and liability claims resulting from the breach of confidential information along with cover for defence costs and insurable fines incurred during a regulatory or PCI investigation.



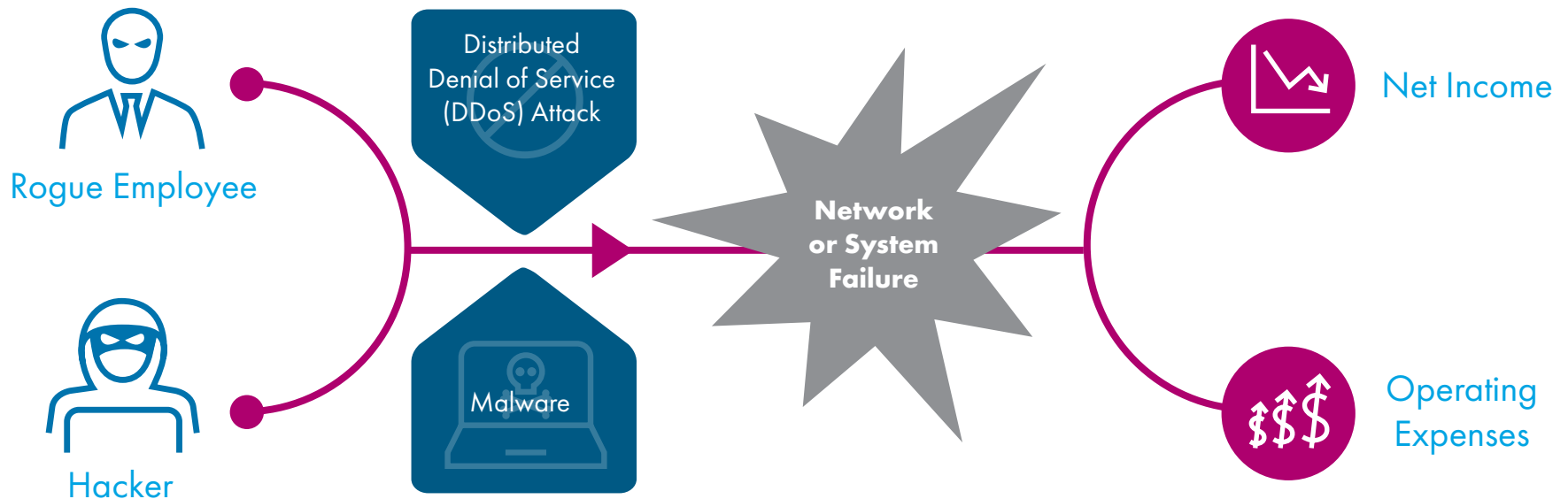
What's Inside CyberEdge:

Cover Modules



Network Interruption

Almost all consumer facing businesses now rely heavily on the web for direct sales or customer relationship management, and even traditional industries like manufacturing and transportation require network connectivity to operate efficiently. Network Interruption covers loss of income and mitigation expenses when business operations are interrupted or suspended due to cybersecurity incident.

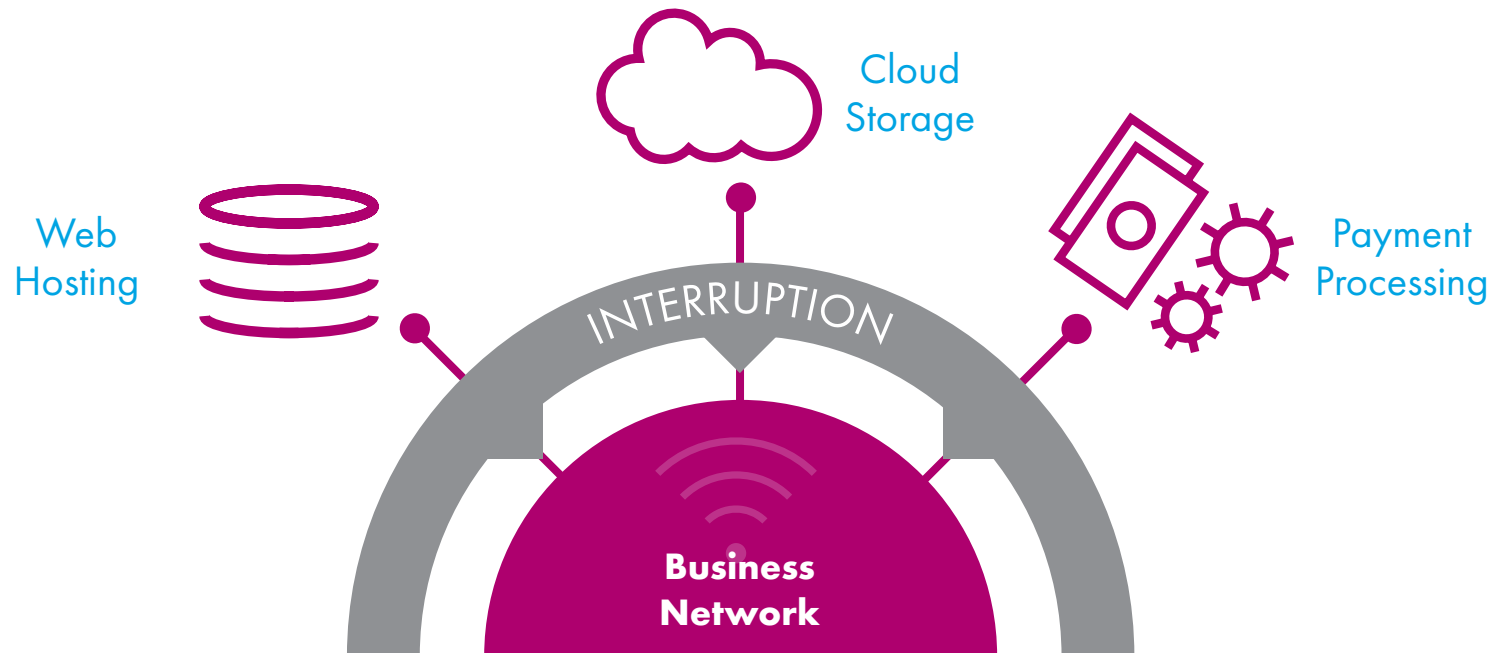


What's Inside CyberEdge:

Cover Modules

Network Interruption: OSP

Outsourced Service Providers (OSPs) provide a range of valuable services to organisations such as web hosting, payment processing, data collection and storage. CyberEdge's OSP endorsement extends Network Interruption cover to include losses and mitigation costs arising from an OSP security or system failure.



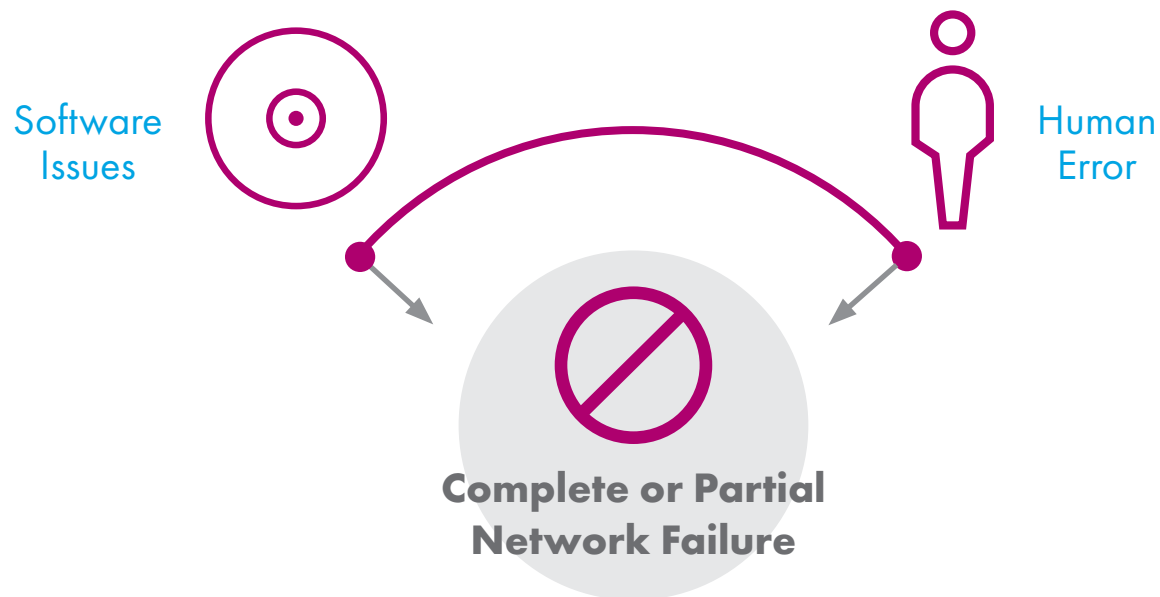
What's Inside CyberEdge:

Cover Modules



Network Interruption: System Failure

Not all system failures are attributable to a cybersecurity breach, unintentional and unplanned outages can also result in network interruption losses. CyberEdge's System Failure endorsement extends Network Interruption cover to include losses and mitigation costs resulting from an internal system failure not arising from a cybersecurity breach.



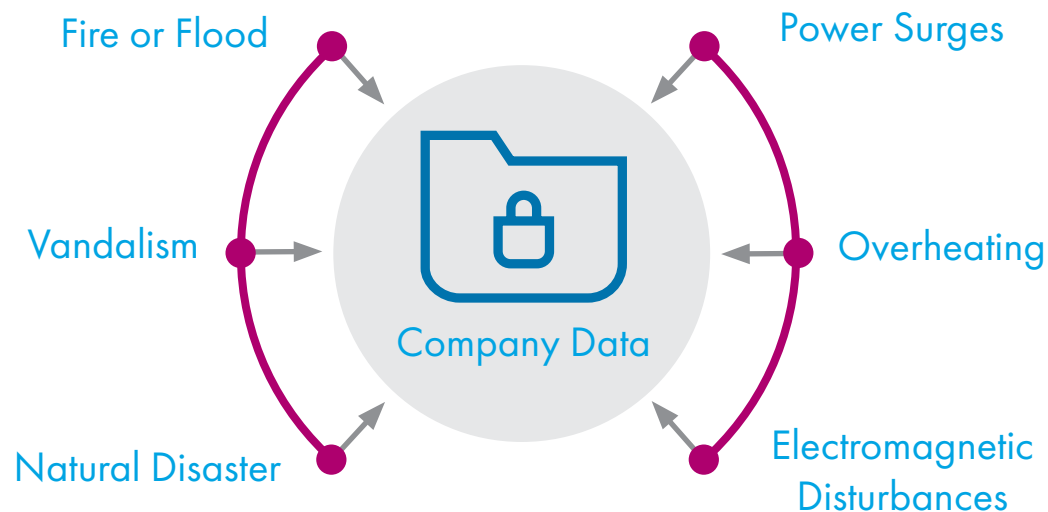
What's Inside CyberEdge:

Cover Modules

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Electronic Data Incident

A cybersecurity breach isn't the only reason data can be lost or corrupted. Power surges, natural disasters, overheating and physical vandalism can also result in data not being accessible. The Electronic Data Incident extension simply adds another insured event to the Event Management section of a CyberEdge policy and covers accidental damage or destruction of a company's computer system.



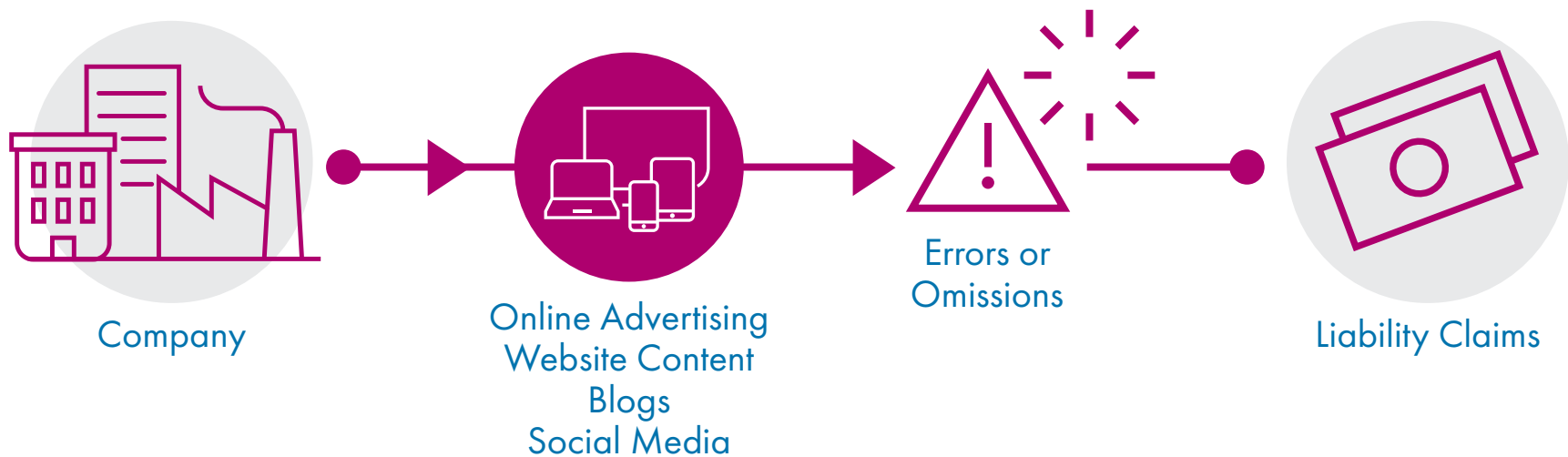
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Digital Media

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 extension covers damages and defence costs in connection with a breach of third party intellectual property, or negligence in connection with electronic content.



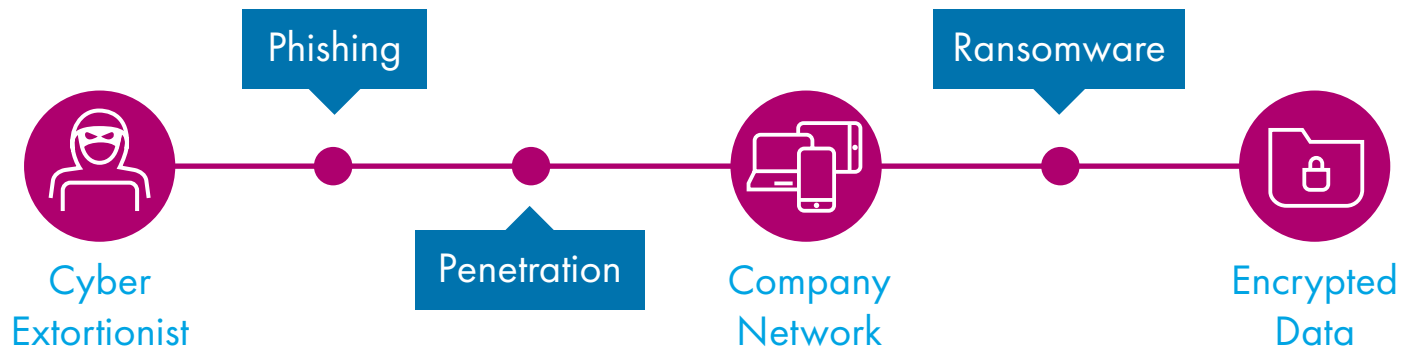
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Cover Modules



Cyber Extortion

Businesses may find themselves the target of cyber criminals who use ransomware to encrypt their data until they purchase a key to unlock it. CyberEdge's Extortion section covers losses resulting from an extortion threat. This includes ransoms to end an extortion as well as fees incurred from specialist cyber extortion advisors.

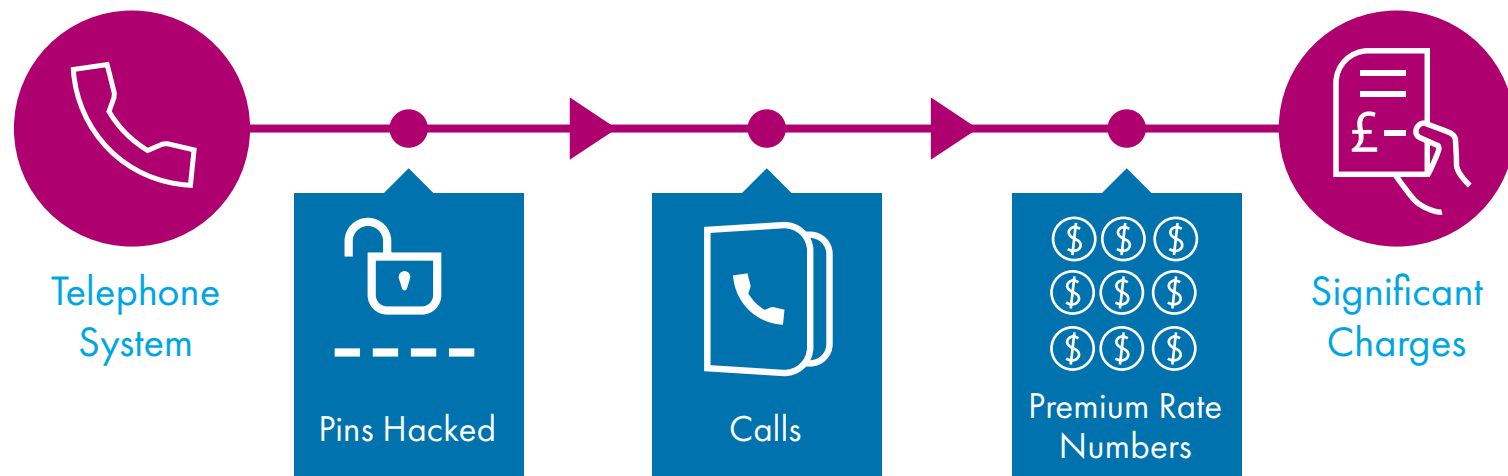


What's Inside CyberEdge:

Cover Modules

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

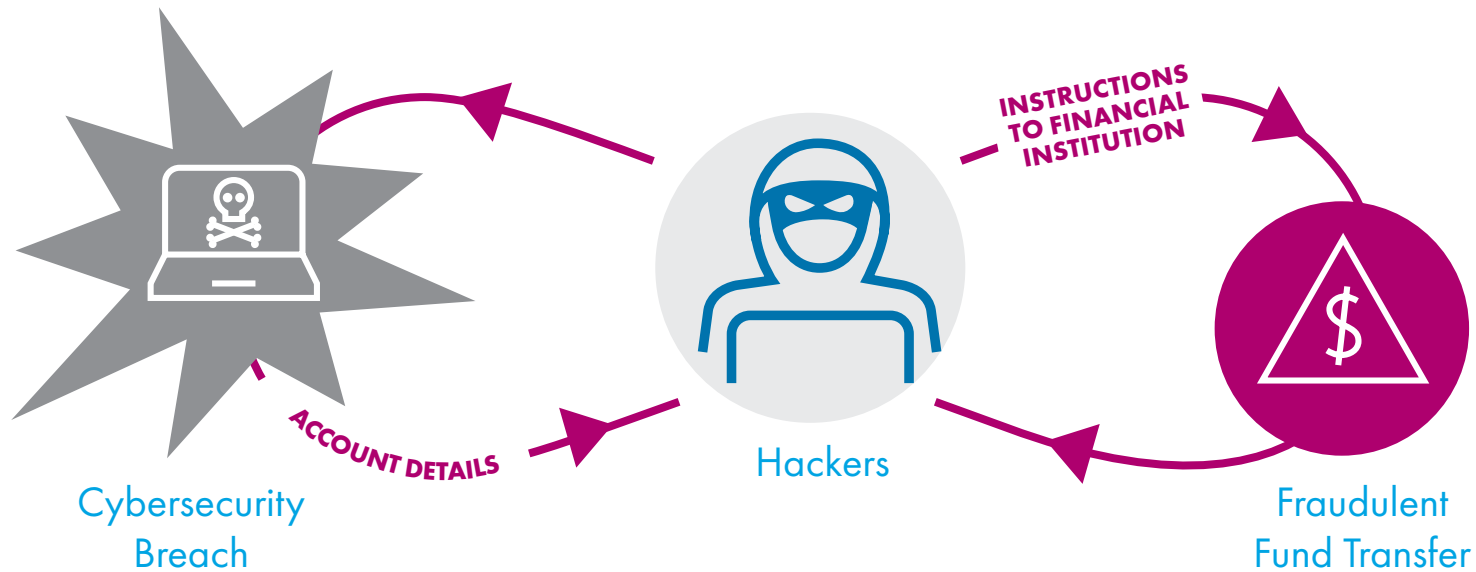


What's Inside CyberEdge:

Cover Modules

Computer Crime

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.



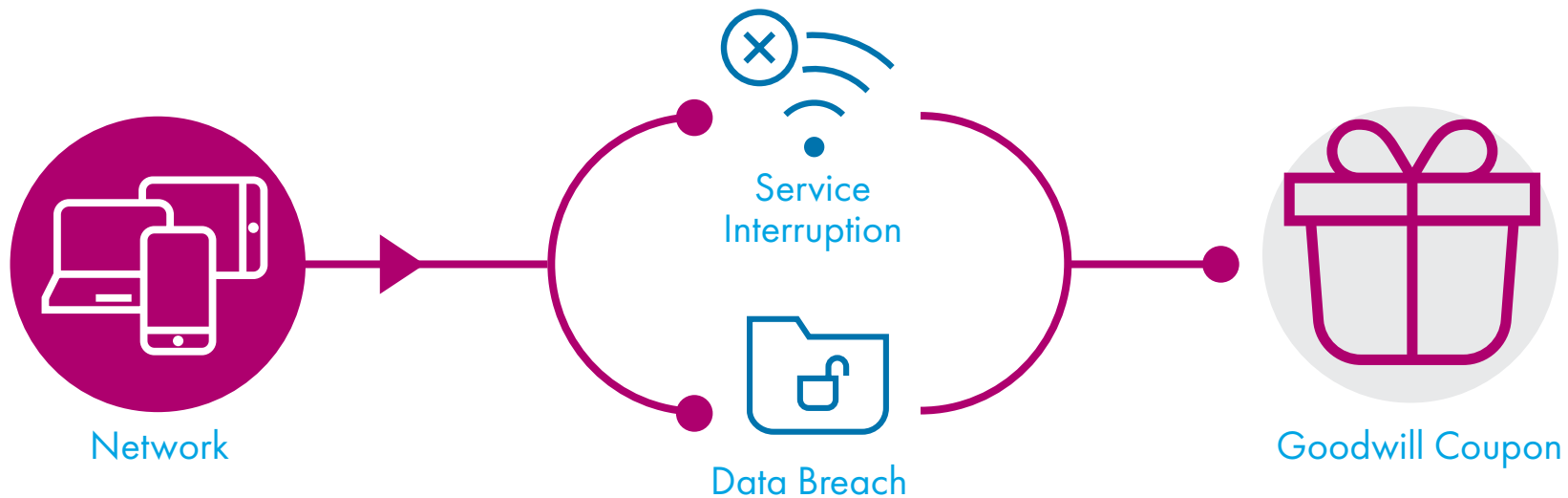
What's Inside CyberEdge:

Cover Modules



Goodwill Coupon

Cyber incidents can negatively impact a customer's relationship with an organisation. Goodwill coupons, such as rebates or discounts, can go a long way to reverse that ill-feeling. CyberEdge's Goodwill Coupon extension provides flexibility to offer customers a Goodwill Coupon instead of Credit and ID Monitoring if confidential information has been breached or if individuals have been unable to access a service due to disruption.



Goodwill Coupon coverage can be triggered one of two ways:

1. Under the Event Management section, if an individual's data has been compromised, it provides the flexibility of either Credit and ID Monitoring or a Goodwill Coupon.
2. Under the Network Interruption section, if individuals have been unable to access a service due to disruption.

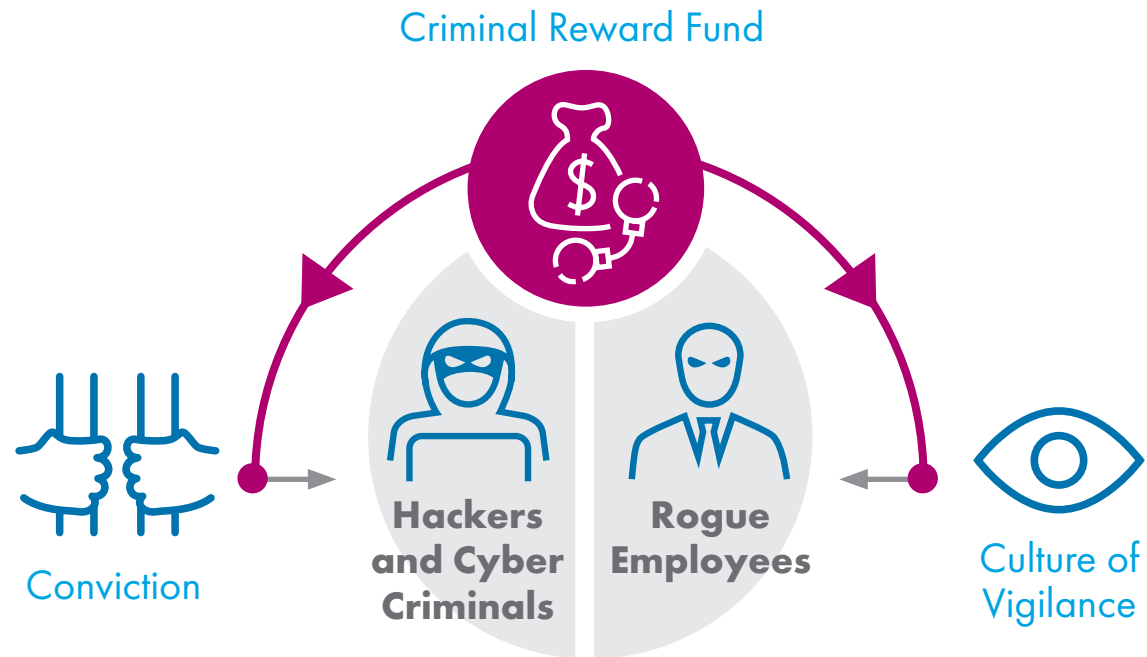
What's Inside CyberEdge:

Cover Modules



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.



What's Inside CyberEdge:

Complimentary Tools and Services

CyberEdge includes a range of loss prevention services that help reduce the likelihood of a cyber-attack and add an additional layer of defence to a company's cybersecurity programme. Qualifying policyholders have complimentary access to the following tools and services.

CyberEdge Mobile App

Infrastructure Vulnerability Scan*

Proactive IP Blocking, Domain Protection,
and Training Services*

Cybersecurity Information Portal*



* Available on a complimentary basis to CyberEdge policyholders with premiums in excess of £5,000. Services provided by third-parties.

What's Inside CyberEdge:

Complimentary Tools and Services



CyberEdge Mobile App

The CyberEdge Mobile App combines the latest cyber breach information, news, opinion, and risk analysis users require at their fingertips. With a sleek look and many global features, the app is the first-of-its-kind and available for iPhone®, iPad®, and Android™.

Data Breach
Threat Map



Cyber Breach
Examples



Breach Cost
Calculator



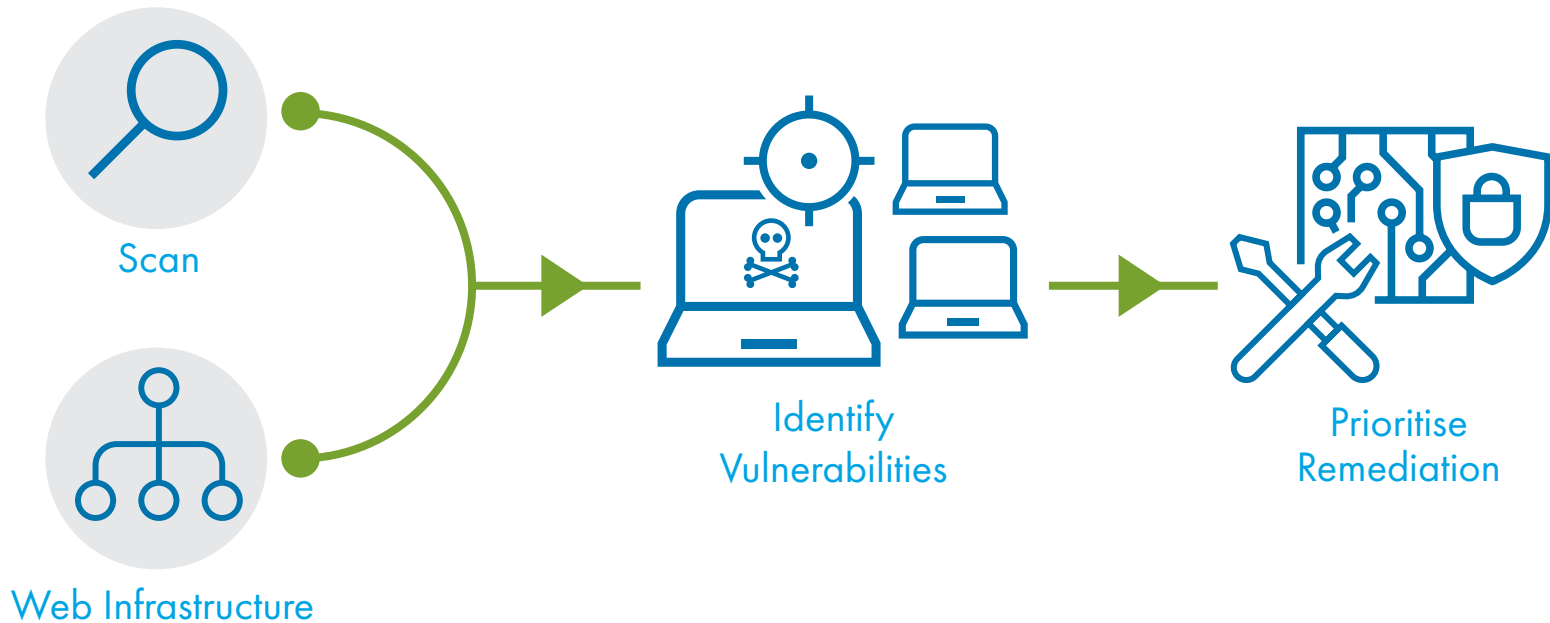
What's Inside CyberEdge:

Complimentary Tools and Services



Infrastructure Vulnerability Scan*

Experts remotely scan a business's internet-facing infrastructure to identify vulnerabilities that are open to potential exploitation by cyber criminals. The scanning service detects and prioritises hidden risks and provides a detailed view of a company's vulnerability status so they can better track, understand, and report on their security posture.



[Learn more](#)

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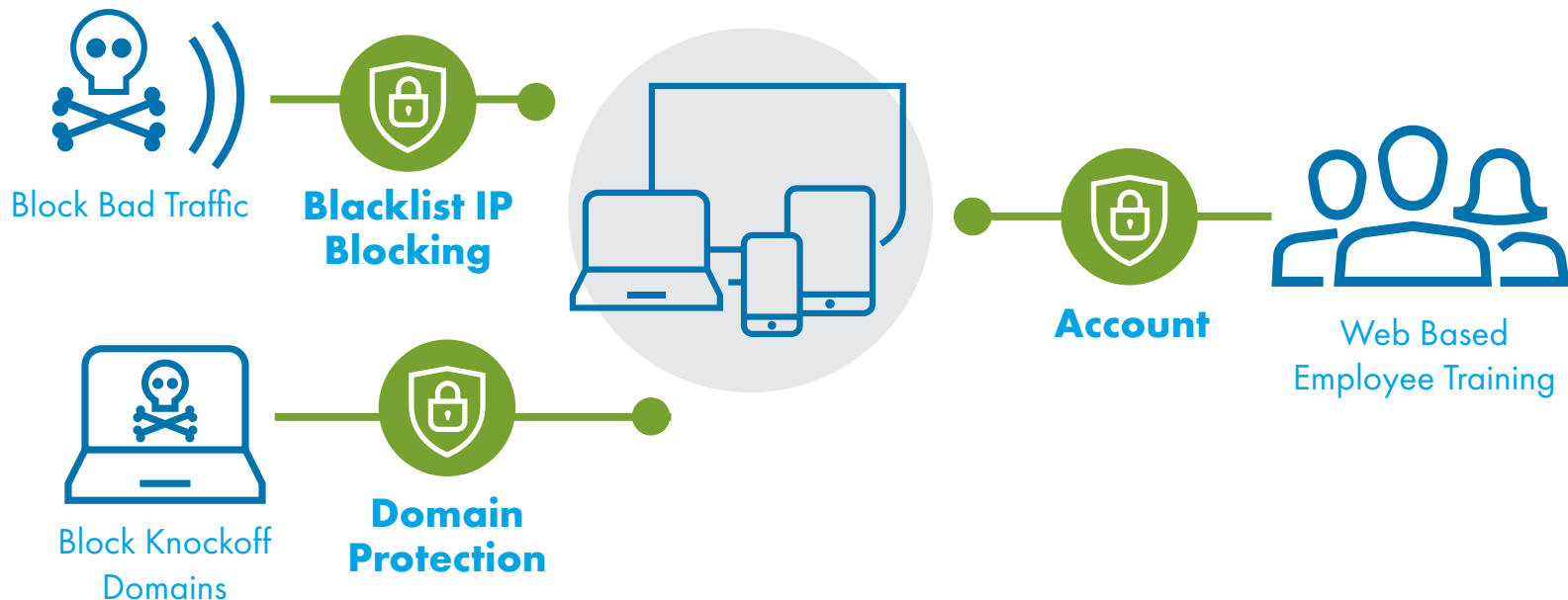
What's Inside CyberEdge:

Complimentary Tools and Services



Proactive IP Blocking, Domain Protection, and Training Services*

IP and domain blocking service reduces the attack surface up to 90% ahead of the firewall with virtually no network latency. There are over 10M known IP threats; firewalls only filter up to 300K. With this service clients can filter over 100M threats. Employee cybersecurity eLearning is also available to reference and reinforce clients' security policies based on employees' individual roles – with more than 40 modules available in 11 languages.



[Learn more](#)

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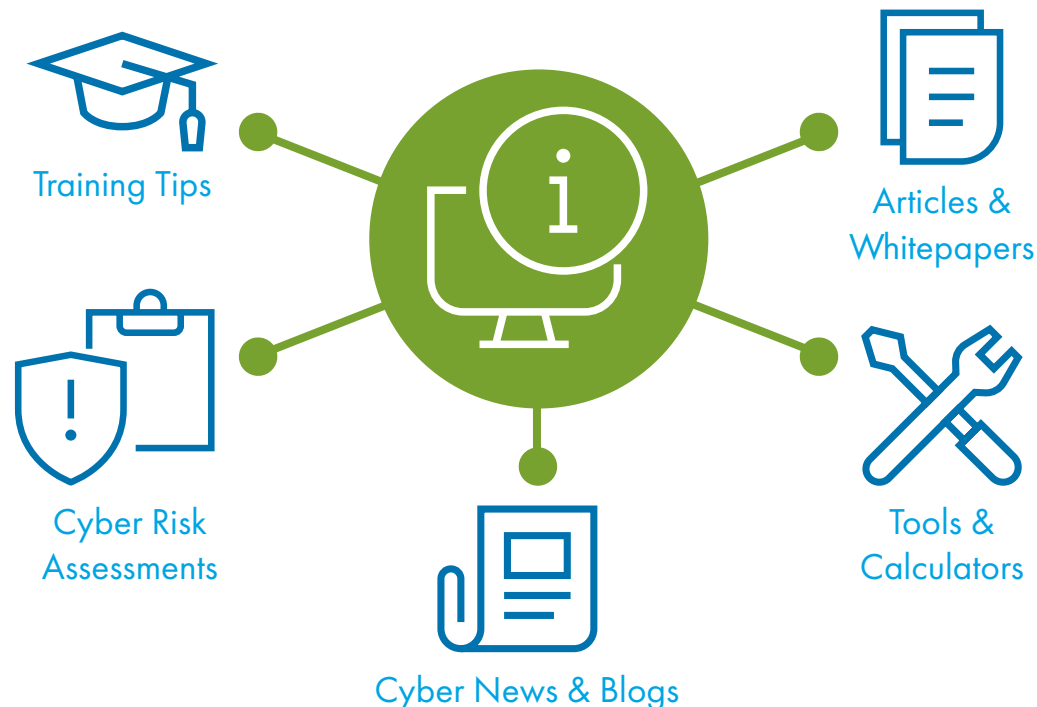
What's Inside CyberEdge:

Complimentary Tools and Services



Cybersecurity Information Portal*

The Cybersecurity Information Portal provides online access to a centralised hub of educational and technical cybersecurity information that can help assist in the prevention of a breach. Resources include training tips, cyber news and articles, cyber risk assessments and a variety of valuable tools and calculators.



[Learn more](#)

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What's Inside CyberEdge:

AIG Risk Consulting Services

AIG's team of cyber risk consultants brings over 50 years combined experience in IT security to help our clients stay ahead of their cyber risk. Our team works directly with CyberEdge insureds to provide detailed, technical expertise and consulting services.

All CyberEdge clients have access to the following services at a preferred rate:

Cyber Defence Review

Internet Facing Systems

Incident Simulation Workshop

Executive Threat Brief

Cyber Engineering Study



What's Inside CyberEdge:

AIG Risk Consulting Services



Cyber Defence Review

AIG's Cyber Defence Review service takes a look at a client's people, processes, and tools that make up their cybersecurity program and identifies areas of strength and weakness. Consultants conduct passive reconnaissance and active vulnerability testing of the client's systems to identify intelligence that attackers can see.



Passive
Reconnaissance



Identify Strengths
and Weakness



Active
Vulnerability Testing

What's Inside CyberEdge:

AIG Risk Consulting Services

Internet Facing Systems

This service is designed to help clients identify risks and exposures in their public facing infrastructure from the external attacker's perspective. Consultants conduct passive reconnaissance and active vulnerability testing of the client's systems to identify intelligence that attackers can see.



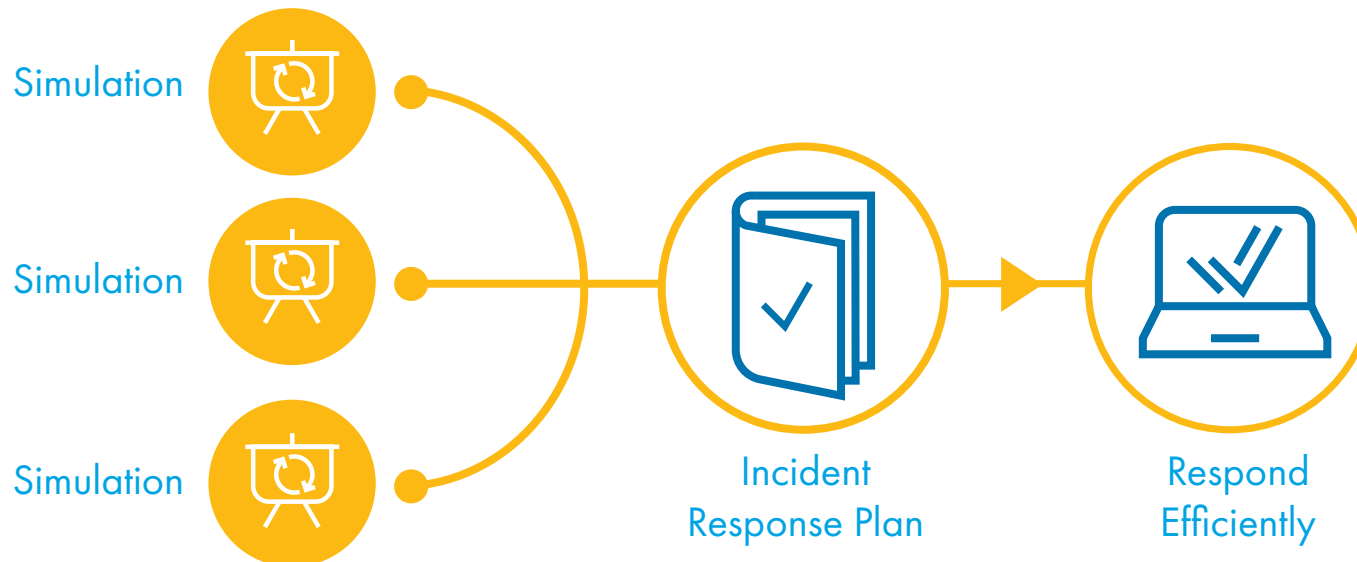
What's Inside CyberEdge:

AIG Risk Consulting Services



Incident Simulation Workshop

Our Incident Simulation Workshop is designed to help clients ensure their incident response plan will help their organisation respond efficiently when a security incident occurs and to help clients better maximise their CyberEdge benefits. Client and AIG consultant identify and perform 2-3 incident simulation exercises tailored to the client's organisation.



What's Inside CyberEdge:

AIG Risk Consulting Services



Executive Threat Brief

This workshop is designed to help our clients better understand their current security threat landscape, specific to their industry as well as current methods attackers are using so that clients can better defend their business.



What's Inside CyberEdge:

AIG Risk Consulting Services



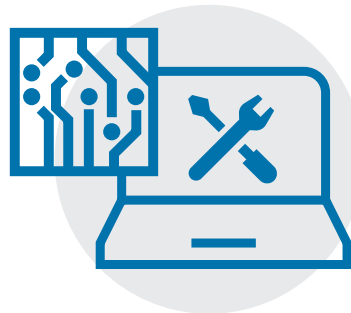
Cyber Engineering Study

Our Cyber Engineering Study takes a look at the client's people, processes, and tools that protect critical systems and industrial controls within their environment. Consultants will review security architecture and processes related to industrial controls, interview staff to discuss what's working (and what's not), and review logs and other elements.

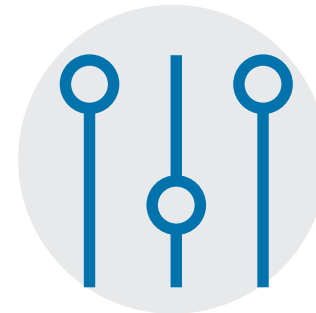
Processes



People



Critical Systems &
Industrial Controls



Controls

What's Inside CyberEdge:

Preferred Vendor Partner Services

We have partnered with experts in cyber risk to bring our clients additional options to add to their line of defence. These services have been specifically selected based on our nearly 20 years of experience and how well they can help strengthen the cybersecurity maturity of an organisation. All CyberEdge clients have access to the following services at a preferred rate:

Dark Net Intelligence

Cybersecurity Maturity
Assessment

Security Ratings

Vendor Security Ratings

Security Awareness
Training

Quantification Workshop and
Insurance Portfolio Stress Test



What's Inside CyberEdge:

Preferred Vendor Partner Services



Dark Net Intelligence

Powered by K2-Intelligence

K2 Intelligence works with clients to stay apprised of the latest chatter inside the black hacker markets and forums known as the 'dark net' about their business. K2 Intelligence mines the dark net using web crawlers and sophisticated human data gathering to help companies take a proactive approach around their cybersecurity risk management.

The Dark Net



What's Inside CyberEdge:

Preferred Vendor Partner Services



Cybersecurity Maturity Assessment

Powered by RSA

All CyberEdge policyholders receive a one-time complimentary six month pass to RSA's Governance, Risk, and Compliance (GRC) solution to assess cybersecurity risk. This leverages the National Institute of Standards and Technology framework to assess a business's cybersecurity level and helps identify areas for improvement. This is an ideal tool for large businesses or critical infrastructure companies (such as power generation, telecoms, public health).



Cybersecurity
Maturity Level



Gaps Between Current
and Ideal Risk Posture



Identify
Improvements

What's Inside CyberEdge:

Complimentary Tools and Services

Security Ratings

★★★ Powered by BitSight Technologies

BitSight generates security ratings for organisations to measure and monitor their own network and those of their third-party vendors. The ratings are generated unobtrusively through BitSight's continuous measuring of externally observable data. Qualifying* CyberEdge insureds will be eligible to receive a complimentary BitSight Security Rating report to measure their business's security performance.



* Available on a complimentary basis to CyberEdge policyholders with premiums in excess of £5,000. Services provided by third-parties.

What's Inside CyberEdge:

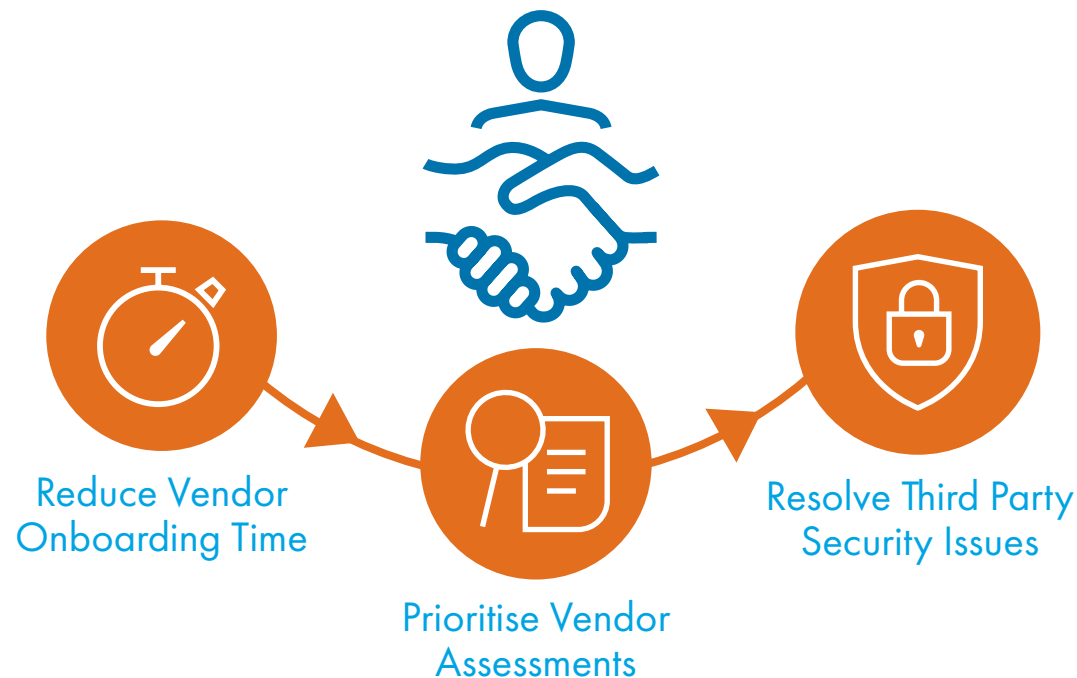
Preferred Vendor Partner Services



Vendor Security Ratings

★★★ Powered by Security Scorecard

Partner, supplier, and vendor security risk is a major area that many businesses tend to ignore. Vendor Security Ratings provides a scorecard that enables organisations to measure and monitor the security of own network and of those their third party vendors. This allows organisations to take control of their third party ecosystem, and prioritise their riskiest vendors. A demo or trial is available upon request.



What's Inside CyberEdge:

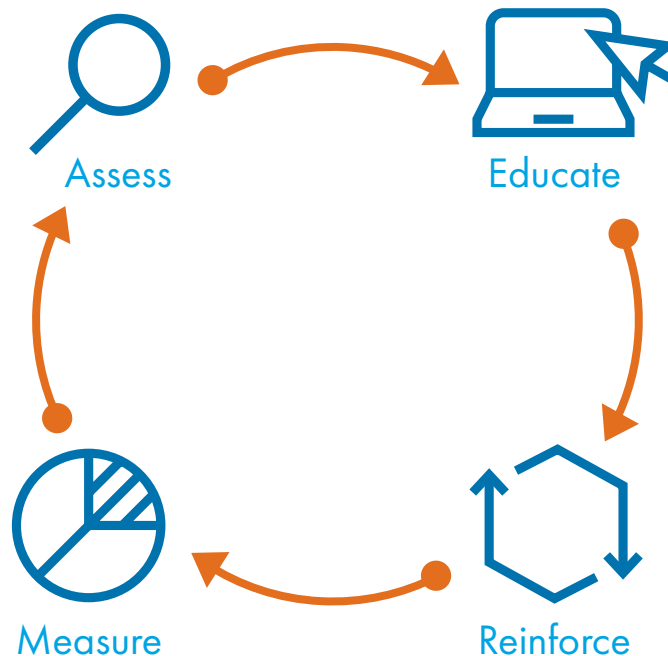
Preferred Vendor Partner Services



Security Awareness Training

Powered by Wombat Security

Security awareness training for employees including phishing training and simulations. A unique Assess, Educate, Reinforce, Measure training methodology combines the four key components of successful cybersecurity awareness and training programmes. A demo or trial is available upon request.



What's Inside CyberEdge:

Preferred Vendor Partner Services



Quantification Workshop and Insurance Portfolio Stress Test

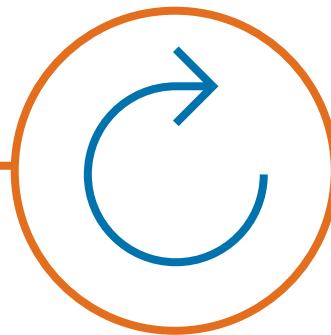
Powered by AXIO

CyberEdge policyholders can retain Axio Global to assist in understanding their cyber exposure in financial terms and subsequently, how a variety of representative cyber loss scenarios might be treated by the client's entire insurance portfolio. Axio's method addresses the full range of potential cyber losses, including data theft, liability, property and environmental damage, bodily injuries, and operational disruption.



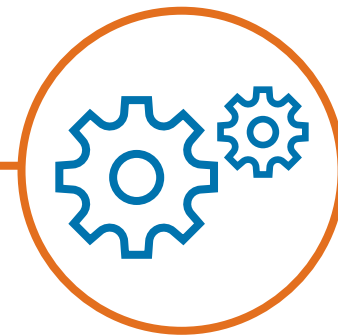
Quantifying

Potential cyber impacts



Optimising

Risk transfer



Implementing

Effective controls

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American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

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