



# Liability Protect Cyber Liability Extension

Data leaks or losses arising from cyber-security failures can lead to regulatory fines and claims against companies for breaches of confidential information. Liability Protect clients have the option to include a Cyber Liability Extension to cover them against these financial exposures. With new regulations set to come into force in 2018, there has never been a better time to consider how organisations can benefit from cyber insurance.



## What's included:

### Cover



#### Data Protection Investigation and Fines

- Defence costs in connection with a regulatory investigation
- Data protection fines
- PCI DSS (Payment Card Industry Data Security Standard) assessments, including contractual fines or penalties



#### Cyber Liability Claims

- Damages and defence costs for:
- Actual or alleged breaches of confidential information;
  - Security failures that include the transmission of viruses;
  - Failure to notify individuals and/or any regulator of an unauthorised disclosure

### Wide Definitions



#### Computer Systems

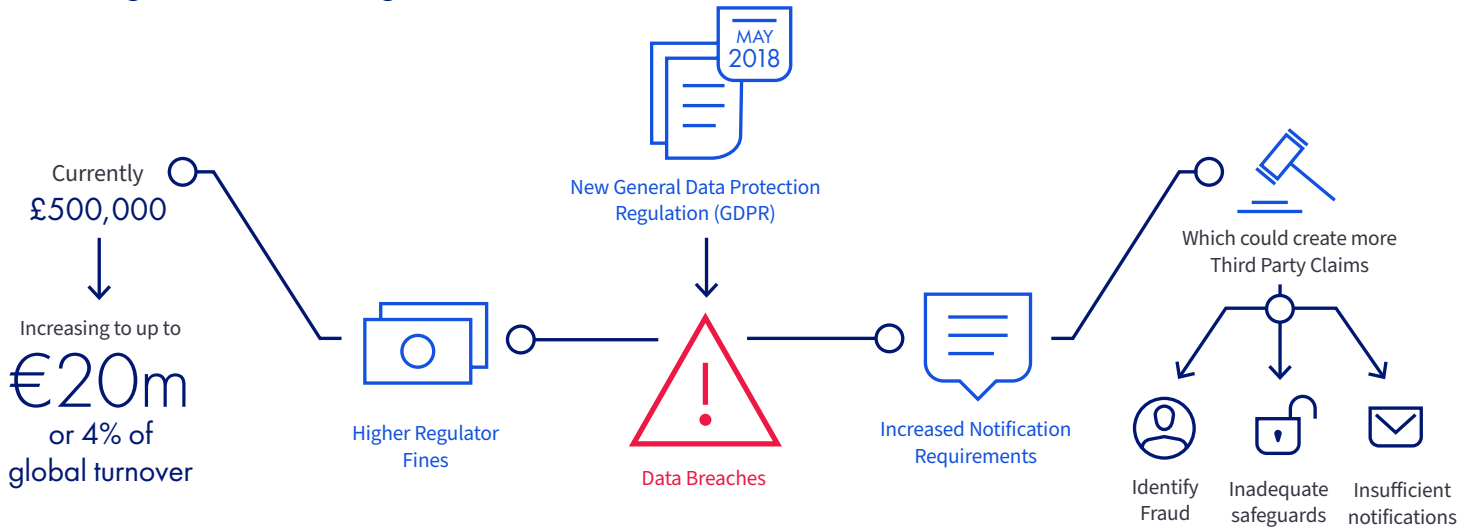
- Includes:
- Networks owned, operated, controlled or leased by the client
  - An employee's "Bring Your Own Device" connect to a company computer system
  - Cloud services or other hosted computer resources



#### Cyber-Security Failures

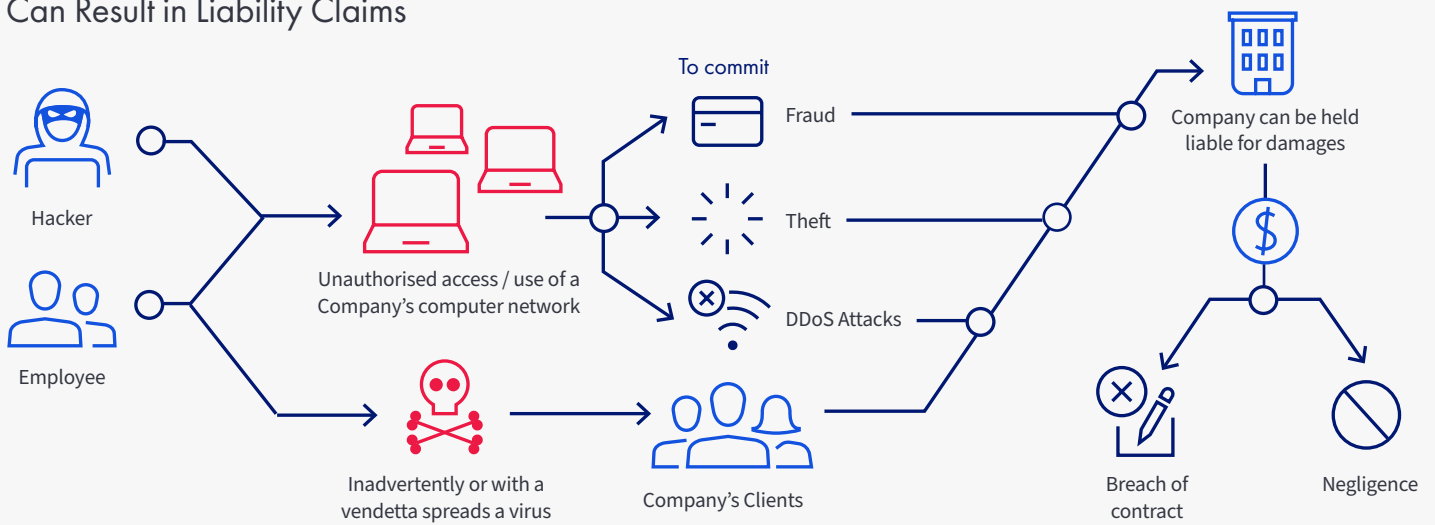
- Includes:
- Unauthorised access or unauthorised use of computer systems
  - Denial of service attacks and receipt or transmission of a malicious code
  - Loss of data arising from the physical theft or loss of hardware

## Data Protection Regulatory Requirements Changes are coming



The Cyber Liability Extension available under Liability Protect offers protection against this changing regulatory landscape.

## Cyber Security Failures Can Result in Liability Claims



The Cyber Liability Extension available under Liability Protect covers damages and defence costs for claims arising out of a hacking attack or transmission of a virus from a client's computer system.



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