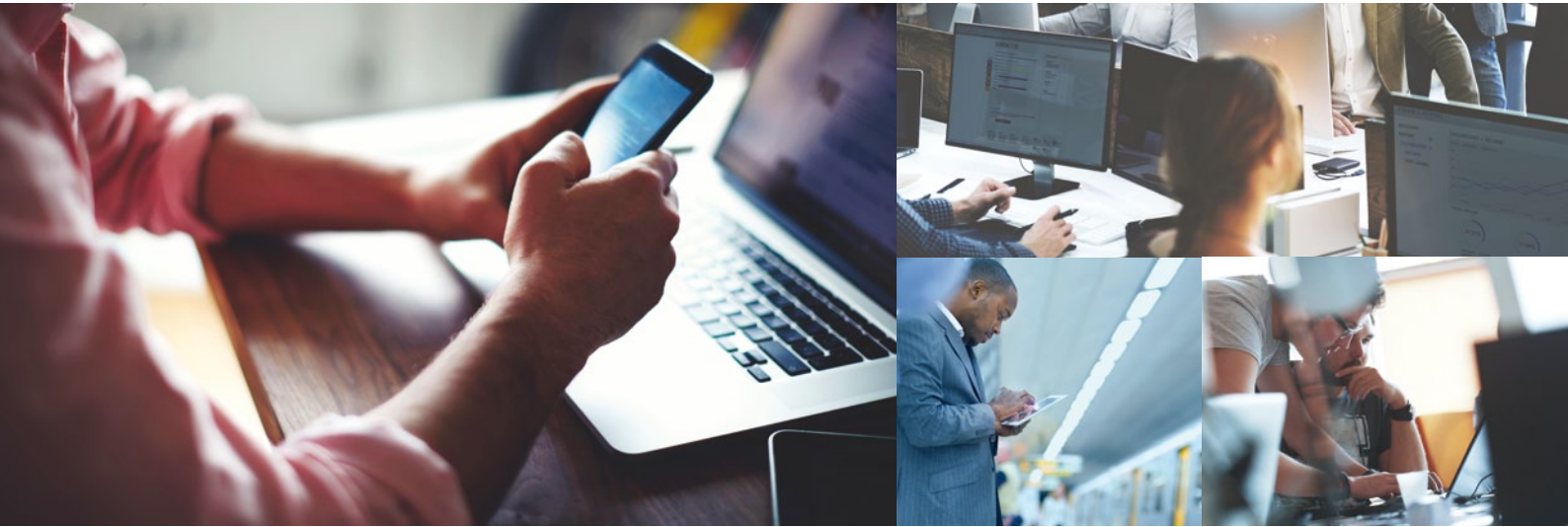


Liability Protect

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

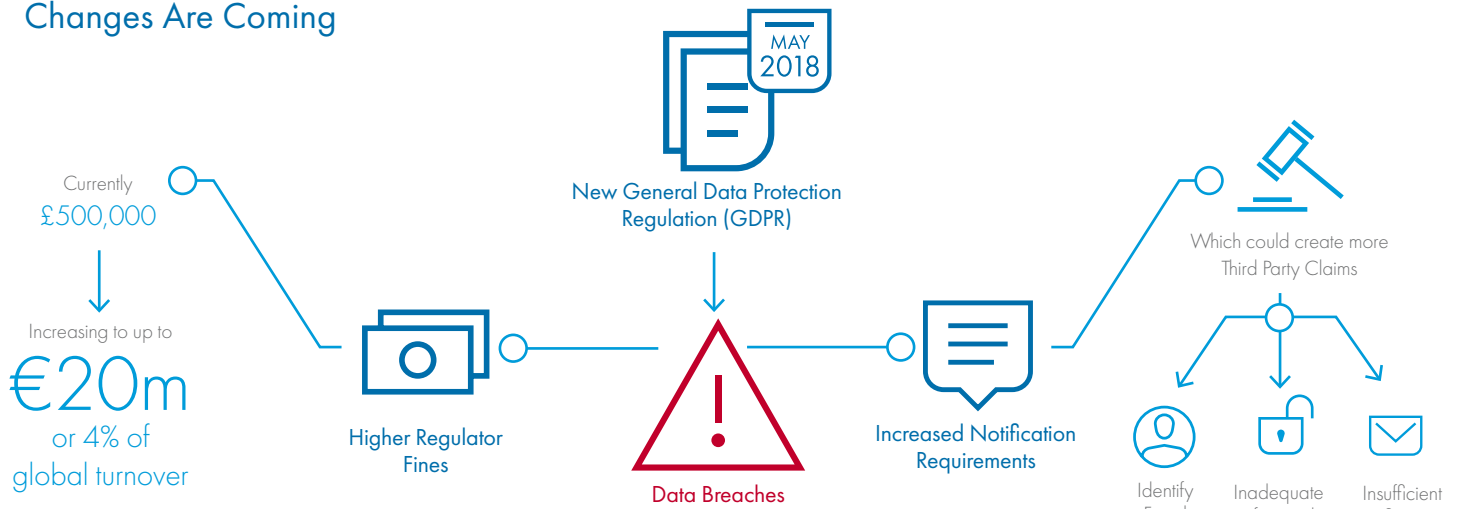
Liability Protect

Cyber Liability Extension



DATA PROTECTION REGULATORY REQUIREMENTS

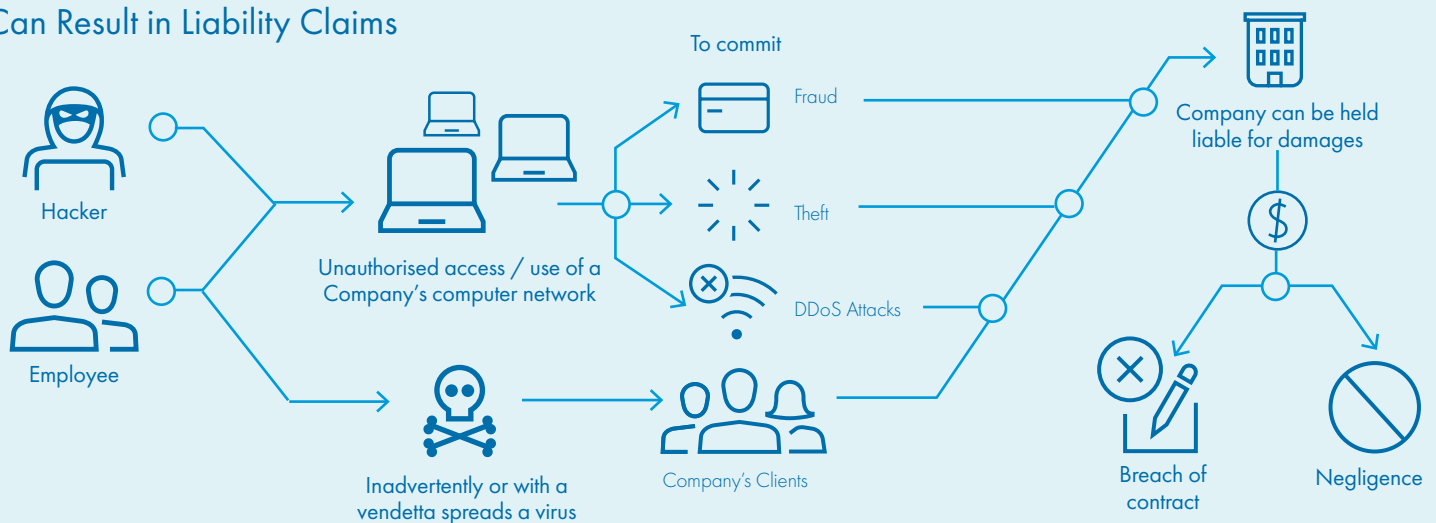
Changes Are Coming



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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