

MARSH CYBERSHIELD®

CYBER RISK AND DATA BREACH INSURANCE



AN ENHANCED CYBER PROPOSITION FOR MARSH CLIENTS

In today's rapidly-evolving, connected world, the nature of cyber exposures facing businesses is changing daily.

From operational or system errors, to nation state hackers, hacktivists, and organised crime. No matter how sophisticated the computer systems or how high the IT security budget, no business is fully resistant to the financial and reputational fall-out of a cyber incident and the increasing regulatory scrutiny that results from it. Understanding and managing your exposures has never been more important.

An integral part of Marsh's Cyber Assurance suite of cyber risk solutions, Marsh CyberShield is a proprietary insurance solution for mid to large-sized businesses, providing comprehensive response cover for cyber risks, backed by an industry-leading cyber insurer.

COVERAGE FEATURES AVAILABLE FOR PURCHASE:

Marsh recognises that cyber risk will manifest itself differently in different businesses. Under Marsh CyberShield, you can choose to purchase only those coverages you require, including:

- Cover for your liability to third parties, defence costs, and regulatory fines¹, in respect of:
 - A data breach.
 - Breach of data protection legislation.
 - Breach of confidentiality agreements.
 - Network hijacking, including virus transmission.
- Content injury cover in connection with your publishing, broadcasting and/or advertising activities, and your website content and/or functionality².
- Cover for payment card industry (PCI) data security standards fines and assessments.
- Cover for loss of income and increased costs of working resulting from network interruption caused by a security failure, system failure, or operational error (including failure of your third party outsourced partner(s)).
- Cover for the costs of recovering, reconstructing, re-loading, or replacing digital assets which have been impaired due to a security failure, system failure, or operational error (including failure of your third party outsourced partner(s)).
- Cover for the payment of cyber extortion losses and expenses.
- Associated crisis response costs including IT forensic costs, legal expenses, customer call centre costs, notification expenses, identify theft remediation services, and public relations costs.

KEY BENEFITS OF MARSH CYBERSHIELD:

Our enhanced proposition:

- Brings together coverages in clearly-articulated, straightforward insuring clauses, providing greater clarity of cover in a complex environment.
- Gives full limits on all core coverages³.
- Provides additional cover, with an additional limit, for claims preparation expenses, to help you present and verify business interruption claims to insurers.
- Provides access to 24/7, 365-days a year crisis response services, designed to help you get through the crisis, at preferential rates.
- Gives you the ability to utilise your own vendors in place of the crisis response panel.
- Requires no monetary retention for business interruption claims.
- Gives full retroactive cover, so that incidents occurring before purchase, but unknown or undiscovered until after purchase, are not excluded on a retroactive date basis.
- Provides cover for legal costs to pursue third parties who caused or contributed to your third party loss.
- Gives automatic cover for acquired companies for a minimum of 90 days.
- Requires defence cost payments by insurers within 30 days of the receipt of invoices.

CONTACT

To discuss how Marsh CyberShield and the Cyber Assurance suite of cyber risk solutions can provide cover and peace of mind for your business, or to receive a quote, please email us at cybershield@marsh.com, speak to your Marsh client executive, or contact:

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The information contained here is based on the cover available under the standard Marsh CyberShield offering, subject to the individual policy terms, conditions and exclusions. Underwriters review each client's risk individually. Insurers may vary the offering or apply additional restrictions for individual clients based on their review of that client's underwriting submission.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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KEY FACTS

Who could benefit from Marsh CyberShield?

Marsh CyberShield is aimed at mid to large-sized businesses, domiciled in the UK and overseas (excluding the United States).

Insurers

Marsh CyberShield is underwritten by an industry leading insurer with a strong track record in underwriting and claims handling of complex cyber insurance. Our insurer has a strong credit rating of S&P A+⁴.

Claims

Marsh has a dedicated claims team. Where further assistance is required, Marsh's forensic audit team can also assist with compiling "proof of loss". In the event that you might need complex claim assistance, Marsh's claims advocacy team can provide specialist support.

Awards

Voted Best Cyber Risk Broking Team by Advisen in 2014, 2015, and 2016.

¹ Unless not lawfully insurable.

² Liability to third parties and defence costs.

³ Subject to underwriter risk approval.

⁴ As at January 2017.