# Cyber and Data Protection Policy

In today's world, an organisation's reliance on technology and the storage and processing of data is critical. The more data intensive a business is – the greater the risk of a cyber-attack. Managing security in this rapidly changing environment is one of the main challenges facing companies of all sizes today. A failure in technology or a data breach can have significant consequences not only to the balance sheet but also to the reputation of a company.

XL Catlin offers a modular Cyber and Data protection policy which is designed to be tailored to the needs of your industry sector, for both third-party liability and first-party losses.

#### Coverage

This is a modular policy which can be tailored to ensure that the coverage is relevant to your industry sector. Coverages can include:

#### Third party liability:

- Data breach security and privacy liability
- · Media internet communications liability

#### First party losses:

- · Business interruption
- · Loss/destruction of electronic assets
- · Extortion demand
- First party incident responses including IT Forensics, notification costs, call centre and PR expenses

We can also add Cyber and Data protection coverage to Communications, Media and Technology companies either on a standalone basis or as part of a broader Professional Indemnity policy.

## Capacity

- Up to GBP 15m / Euro 15m / USD 15m
- Primary and excess coverage available

## Target industries

We have a broad industry appetite which includes:

- Manufacturing
- Retail
- Hospitality
- Financial Institutions

## Geographic focus

Worldwide

## Financial Strength

Rated 'A+' by Standard and Poor's and 'A' by AM Best

#### Quote information

Information required includes:

- · General Risk Management Philosophy
- · Information Technology/Security Risk Management
- Types/amounts of data held (number of records held, types of data held especially related to personally identifiable data)
- Overview of your Data Breach response strategy
- Business Continuity Plans/Disaster Recovery Plans

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