# Cyber Enterprise Risk Management





### Who we target

We have an appetite for doing business with a broad range of customer segments from large multinationals to small business enterprises. We offer domestic and international solutions to a variety of industries and professions, including:

- Retail
- Financial Institutions
- Healthcare
- Hospitality
- Technology
- Utilities
- Education
- Associations
- Public Entities
- Manufacturing
- Professional services companies including law firms
- Wholesale and logistics
- Transportation

## Limits we offer

- Flexible limits and capacities, depending on the insurance needs of the company
- Maximum aggregate capacity on a given risk is US\$20m
- Up to US\$100m of capacity is available through Chubb's Global Cyber Facility

## What we typically cover

Business interruption loss due to a network security failure or attack, human errors, programming errors, or power failure of an electrical system controlled by the insured.

Data loss and restoration including decontamination and recovery.

Incident response and investigation costs, supported by a 24/7/365 multilingual incident reporting hotline and on-demand vendors.

Delay, disruption, and acceleration costs from a business interruption event.

Legal costs including exercising contractual indemnity.

Crisis communications and reputational mitigation expenses.

Liability arising from failure to maintain confidentiality of data.

Liability arising from unauthorised use of your network.

Network or data extortion/ blackmail (where insurable).

Online media liability.

Regulatory investigations expenses.

#### What we exclude

- Bodily injury or property damage
- Malicious intent of representatives
- · Patent infringement
- · Unauthorised or wrongful collection of personal data

## Why Chubb?

A global cyber practice, combining global and local expertise.

Worldwide 24/7 incident response in local language with local vendor capabilities.

Extensive market experience with the first cyber product launched in 1998 Dedicated cyber underwriters, locally empowered.

Our own team of risk engineers, including a dedicated cyber risk specialist.

Global network with our own operations in 54 countries.

Superior financial strength with AA rating by Standard & Poor's and A++ by A. M. Best.

#### Contact us

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IMPORTANT NOTICE: In order to prepare for the UK's exit from the European Union, Chubb is making certain changes. It is currently anticipated that during 2018 Chubb European Group Limited will convert to a public limited company, when it will be known as Chubb European Group Plc. It is then proposed that the company converts into the legal form of a European Company (Societas Europeaa), when it will be known as Chubb European Group SE. The company will still be domiciled and have its registered office at the same address in England and will remain authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.