



## Cyber

### Cyber:

The Cyber Security Breaches Survey 2017 reported that 46% of UK businesses have suffered at least one cyber security breach or attack in the last 12 months, highlighting the importance of a comprehensive cyber insurance, alongside a positive risk management strategy.

### Core Appetite

- Hospitality – Hotels / Restaurants
- Financial and Business Services – Accountants / IFAs / Insurance Brokers
- Education – Private Schools / Universities
- Creative Industries – Media & Entertainment
- Construction & Engineering
- Public Administration
- Real Estate
- Tourism
- Transport and Logistics
- Wholesale and Retail trades
- Healthcare – Private clinics and services
- Charities

We will consider a wider range of sectors and assess each risk on an independent basis.

### Covers Available:

#### First Party Cyber:

- **Cyber loss or Damage**  
Covers include the costs incurred including forensic investigation to restore the network or information stored on the network.
- **Business interruption and extra expense**  
Covers include the loss of business income arising from unauthorised access, operational error, computer virus or a denial of service attack.
- **Cyber theft**  
Covers include the loss or alteration to the insureds money, security or goods.
- **Cyber Extortion**  
Covers include the extortion money paid to a third party and the forensic investigation costs from data breach through to defacement of a website.
- **Telephone Hacking**  
Covers include the forensic investigation costs arising from unauthorised calls and internet bandwidth.
- **PR Expense**  
Covers include the expenses to respond to adverse or unfavourable publicity.
- **Notifications Costs**  
Covers include the costs to notify customers of a suspected or confirmed data breach.
- **Adulteration and Contamination of Stock**  
Covers include the stock damage as a result of unauthorised access, computer virus or a denial of service attack.

#### Third Party Cyber:

- **Cyber Media Liability**  
Covers include the legal liability to third parties for defamation, product disparagement, or infringement of intellectual property rights.
- **Privacy Liability**  
Covers include the breach of data that's either stored on a network or a third party custodian (i.e. a cloud provider).
- **Breach of Confidentiality**  
Covers include the breach of corporate data or trade secrets that's either stored on a network or a third party custodian (i.e. a cloud provider).
- **Cyber Security Liability**  
Covers include the liability to third parties as a result of an unauthorised access, computer virus or denial of service attack to the Insureds' network.
- **Breach of Payment Security Liability**  
Covers include the legal liability to cover contract breaches of the storage and processing of credit card information (PCI DSS Coverage).
- **Regulatory Actions and Fines**  
Covers include the legal liability to pay regulatory compensation awards, civil penalties or fines and any defence costs in connection with an investigation, defence or appeal.



## Why choose CNA Hardy for Cyber cover:

We provide a tailored cyber insurance solution that enables your clients to operate with confidence.

- **Cyber expertise** - each of our specialist team of underwriters has on average, over 7 years' cyber experience. They will work with you and your client to ensure that all specific risks are covered. CNA were one of the first to offer cyber cover in the USA over 15 years ago.
- **24/7 emergency support** - access to our specialist cyber response partner in the event of a cyber-attack.
- **Award-winning claim service** - we have been awarded the 'Gracechurch Consulting Outstanding Quality Marque for Mid-Market Claims Service' that's noted for speed of service, certainty and personal relationship building.

## Why choose CNA Hardy?

For us, the customer comes first.

Our winning proposition is our **commitment to our customers**: We offer more than just a policy – we deliver distinctive insurance solutions and we promise a superior customer service. Here are just some of the reasons you should choose us:

- **People**: We recognise that our staff bring our commitment to our customers to life. Our priority is to be a great place to work so we continue to attract, retain and develop the best talent in the market.
- **Product and service**: We develop innovative and specialised solutions by product and industry specialism and create certainty for customers through the delivery of underwriting and service excellence. This comprehensive global product offering supported by superior claim and risk control services is hard to replicate.
- **Partnership**: We believe in building enduring relationships and want to focus our energy on partnering with customers and producers who value our approach and seek the same.
- **Proven track record**: Our financial strength underpins our contract with our customers. We receive consistently high ratings from AM Best and Standard & Poor's proving our ability to deliver on our commitment should the worst happen.

## Key Contacts

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