# **QBE Cyber Insurance**

Our comprehensive Cyber policy protects against the range of risks associated with digital technology and provides critical, 24-hour support in case of a cyber event.

Cyber crime accounts for 50 per cent of all reported UK crimes, and nearly half of British firms have suffered an attack in the last year. With almost every aspect of modern business relying heavily on information technology, a cyber attack can cripple a company's operations.

To make sure you are protected, our underwriters will work closely with you to create cover that suits your specific needs. We take the time to understand your business inside out, so we can provide bespoke cover that protects you against current and emerging cyber risks.

We've teamed up with a panel of experts to provide 24-hour support if you experience a cyber event. That might involve providing a forensics team to work out how the cyber breach happened and how to fix the problem; legal advice relating to fulfilling regulatory requirements; or managing a PR response to minimise any impact to your reputation.

We also provide free access to the QBE Cyber Risk Management Portal, which offers a wide range of information on cyber risks and how to make sure you're protected against them.

## **Risk appetite**

We have a broad cyber risk appetite, ranging from companies with fully outsourced IT networks through to companies with complex, large-scale IT systems.

Our clients range from SME professional services firms to global retailers.

## Our Cyber policy is modular and can include cover for:

#### Cyber liability

**Online media liability** 

Data breach legal costs, forensics and PR

Credit monitoring and identity theft costs

Regulatory defence and penalty costs

Payment Card Industry Data Security Standards costs

**Data restoration** 

Cyber business interruption

## **Potential extensions include:**

Full media liability

**Reputational harm** 

Cyber crime (sub-limited)

Voucher cover

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