

360 Cyber Protection. Cover your Clients' Business Future

There is no silver bullet in protecting a business from cyber threats. Good risk management involves evaluation of exposures, management of digital assets and training, and education of staff who are accessing customer data and other parts of your system.

360 Cyber is a product that can work as part of an overall approach to protecting businesses against the financial and reputational losses caused by cyber threats.

360 Cyber provides

- + Free risk management tools, including commercial grade AV firewall and back up solution from Avast*, one of the largest security companies in the world. We help you keep your business safe from cyber attacks.
- * "Best in class" co-ordinated incident response. Managed by Crawford & Co Australia and supported by a global network that includes Australian forensic IT providers, forensic accountants, legal support and public relations consultants. We help you navigate the challenge of responding to cyber criminals, managing customer data breach implications and maintaining your brand and reputation throughout the process.
- + Coverage that mitigates the financial impact of a cyber breach including Business Interruption Insurance. **We help you manage the financial pressures of a cyber attack.**
- + Legal Expenses and Liability coverage, subject to coverage terms and exclusions (such as fines), in legal action by regulators and third parties. **We help to take away a significant threat to your businesses future.**

^{*}Subject to Avast terms and conditions and systems compatibility. Please check compatibility, terms and conditions.



Our People:



Jodie PiddingtonExecutive Director - Cyber

Having held senior Broker relationship and underwriting roles at Allianz over the last 7 years, Jodie brings with her extensive relationship, strategic planning and risk selection skills to the 360 Team.

Jodie has been a member of the NSW NIBA Young Professionals Committee for the last 4 years helping to design and deliver educational events for the NSW Young Professional Insurance community.

Leading 360 Cyber will allow Jodie to bring together her passion of relationships, technology and product development to successfully grow the 360 Cyber portfolio.

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Contact 360 Financial Lines to enquire about our Cyber Product and access to our online web-portal "Compass"

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Cyber Threats can impact SME's

All too often, small and medium businesses ignore the threat of cyber attacks.

Whether they believe they are too small to target, they doubt that a cyber attack could do any great harm to their business, or they place too much faith in antivirus, firewall & cloud back-up protection, many SME businesses are suffering from the impact of cyber threats.

Cyber threats are real and they impact small and medium businesses:

- + In 2019 67% of Australian Businesses will be impacted by a cyber attack
- + More than 1 in 5 small businesses were unable to continue to operate following the attack*
- + The introduction of Notifiable Data Breach legislation may create additional costs for businesses that suffer an attack on customer data records

 $\hbox{*Source: The Australian Small Business and Family Enterprise Ombudsman}$

Email. cyber@360uw.com.au Tel. 1800 411 580 Web. 360uw.com.au/cyber



Coverage Options



Legal Exposures

- + Coverage for Legal and Liability costs
- Legal expenses for investigations and legal proceedings
- Media Liability
- Data Liability
- Network Security Liability



Business Impact

- + Cover to get the business back on its feet
- + Business Interruption (BI) cover:
 - 8 Hour waiting period for BI
 - BI paid on Gross Profit
 - 6 month indemnity period
 - Reputational damage cover
- + Funds Transfer Fraud
- Cover for legal representation and public relations consultants
- Credit Monitoring
- Notification costs
- + Nil Excess for Remediation Costs



Risk Management

- + Free Avast Security Software for Windows PC's worth over AUD\$640
- + Firewall
- + Back up
- + Anti-virus
- + Up to 10 licenses and 100GB of storage



Incident Response Management

"Best in class" co-ordinated support via Crawford & Co

- + 24/7/365 notification hotline
- + Triage and assessment commence within 5 hours
- Appointment of appropriate experts such as forensic IT, incident response consultants



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