

RISK APPETITE

CYBER

1. TARGET INDUSTRY SECTORS

- Auto Dealers
- Design & Construction
- e-Commerce
- Education (Schools, Technical Colleges and other smaller centres of learning)
- Financial Institutions
- Healthcare
- Hospitality
- Legal Services
- Manufacturing and Distribution > \$50m Revenue
- Marketing (excluding Direct Marketing)
- Professional Services
- Retail (Including Online)
- Travel

2. NON-TARGET INDUSTRY SECTORS

- Data processors
- Social media
- Universities
- Gambling/Adult Websites
- Direct Marketing
- Debt Collection
- Call Centres
- Manufacturers < \$50m revenue
- MSSP/Cloud Security
- >\$500m in revenue
- Media
- Municipality (Councils)
- Telecommunications)
- Utilities

3. LIMITS

Appetite for Primary and Excess Layers

Maximum Limit of \$10,000,000 any one Claim and in the Aggregate.

Limits to start at \$250,000 any one Claim and in the Aggregate

4. WORDING

Nova Cyber – 02/22

5. DECLINATURES

- Data processors
- Social media
- Gambling/Adult Websites
- Payment Processors
- Trading Platforms/FOREX/Stockbroking
- Universities
- Manufacturing <\$50m revenue
- Media
- Municipality (Councils)
- Telecommunications