

Our improved Cyber coverage

Based on your feedback we've enhanced our Cyber cover and we're now pleased to offer a number of new features and benefits.

Breach Response

Experts

- Cover for the costs of an incident manager, specialist IT forensics and legal support to guide your client through a cyber event.
- Experts will identify the type of attack, the extent of the damage and if data has been compromised, they will resolve the attack and support with any regulatory reporting required.

Notification Costs

Following a data security breach:

- Cover for the costs to notify and provide credit or identity fraud monitoring services to affected individuals.
- Cover for costs of reporting cyber events to the regulator.

Reputation Management

- Cover for the costs of public relations consultants to minimise adverse publicity following a cyber event.

Resilience Improvements

- Cover for the additional costs to improve the resilience of your client's computer system, following a loss, to prevent a similar incident in the future.

Criminal Reward Fund

- Cover for a reward, paid by your client, which leads to a conviction or the recovery of a financial loss following a covered cyber event (where reimbursable by law).

First Party – Business Loss

IT Systems and Data

- Reinstatement, recreate or restore data, software or websites and repair or replace damaged computer equipment following a virus, hack or denial of service attack including cryptojacking.

Cyber Terrorism

Business Interruption

- Cover for reduction in revenue and additional increase in the cost of working including loss of future customers due to reputational damage, following a cyber event.
 - **12 month Indemnity Period and 8 hour time excess**
 - No limiting restoration period
 - Aviva will pay loss of Revenue until the business returns to pre-incident levels, not just until the Data & Computer is restored

➤ Outsourced Service Providers

- Business Interruption cover includes interruption to your client's contracted providers of information technology, data hosting or data processing services as standard.

➤ System Failure

- Cover for reduction in revenue and increase in the cost of working as a result of an unintentional and unplanned malfunction or outage of your client's computer equipment.

➤ Optional Covers

Customers and Suppliers Extensions for certain risks:

- Cover for the reduction in revenue and increase in the cost of working as a result of a cyber event affecting your client's customers' or suppliers' computer equipment.

Cyber Extortion

- Cover for costs to respond to actual or threatened compromise of the insured's network or data including ransom payments (where insurable by law).

Manufacturing and other Industrial Processes

- Cover includes cyber events which affect industrial control systems.

Regulatory Fines and Penalties

- Cover for lawfully insurable regulatory fines and penalties including legal costs, following a breach of data protection regulations.

External cyber crime

Unauthorised Use of Computer Equipment

- Cover for financial loss resulting from the unauthorised use of your client's computer equipment by a third party.

Social Engineering Fraud

- Cover for financial loss resulting from a third party inducing or deceiving your client's employee by impersonating or claiming to be another person or organisation entitled to the funds.

Funds Transfer Fraud

- Cover for financial loss resulting from a fraudulent instruction sent to your client's bank.

Telecommunications Fraud

- Cover for charges payable to your client's telecommunications supplier due to the unauthorised use of their telephone systems.

Corporate Identity Fraud

- Cover for the costs and expenses incurred to reinstate public records following fraudulent modification, alteration or theft of your client's identity.

Theft of Personal Money

- Cover for the loss of personal money due to unauthorised access to the business network.

Third Party Liabilities

Network Security

- Cover for claims made against your client due to negligent transmission of a virus or their failure to prevent unauthorised access that results in a denial of service attack.

Data Privacy

- Cover for claims made against your client due to;
 - breach of confidence or misuse of individuals private information or personal data
 - breach of the General Data Protection Regulation (GDPR)
 - loss, disclosure or destruction of third party confidential commercial information.

Multimedia

- Cover for claims made against your client due to copyright infringement, defamation, libel or slander.

Media Removal costs

- Cover for the cost to remove online content if it helps avoid a multimedia liability claim being made against your client's business.

Payment Card Industry

- Cover for the fines, penalties and assessment costs resulting from non-compliance with payment card industry data security standards due to a breach of personal data.

Eligibility

- SME up to £250m turnover
- No proposal form required for turnover up to £50m
- Minimum cover limit £100k, maximum £5m
- Minimum premium £200
- Standard Excess £1,000

For a quote please speak to your usual underwriter.