



# Cyber

Product brochure  
**Admitted**

## Overview

Cyber risk is an exposure that no modern business can escape, and the financial impact of cybercrime, business interruption, and privacy events are now felt within all industries. With solutions designed for businesses of all types, our cyber products provide cutting-edge, innovative cover to protect against the very real and growing threats of the digital age.



## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

CFC serves more than 100,000 businesses in over 80 countries. Learn more at [cfcunderwriting.com](http://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

## Contacts



**Shannon Groeber,**  
**Executive Vice President**

[sgroeber@cfcunderwriting.com](mailto:sgroeber@cfcunderwriting.com)  
+1 (646) 661 2129

## Core features

### Market-leading cyber coverage

CFC's broad cyber coverage is specially designed for small businesses, addressing a broad range of technology-related risks, from ransomware attacks that halt business operations to phishing attacks that result in lost payments through wire transfer fraud.

CFC has over 20 years' experience insuring businesses against cyber risk, and our easy-to-understand policy is routinely touted as one of the most thorough and innovative on the market.

### Tailored, real-time threat intel through our mobile app

Our award-winning mobile app provides you with proactive threat intel on the most critical cybersecurity risks pertaining specifically to your business, all delivered directly to your phone. Users can also access cybersecurity advice 24/7 through the 'Ask the Expert' function and get immediate assistance from our specialist team in the event of a cyber incident through instant claims notifying.

### Award-winning cyber claims service

Our policy is backed by one of the largest dedicated in-house cyber claims teams in the world, consisting of dozens of expert cyber incident responders and specialist cyber claims handlers that manage thousands of claims each year. In addition, we've built a large network of local specialist partners, allowing us to coordinate a response no matter where our policyholders are located. And because we want to encourage swift engagement, we offer initial response services with no deductible.

### Free risk management tools

From privacy breach monitoring and cybersecurity awareness videos to tailored employee training and incident response templates, our proactive risk management tools are free to policyholders and designed to help businesses better protect themselves against cyber risk as well as recover faster if something goes wrong.

This competitive suite of tools can be accessed quickly and easily, and comes with helpful support from our team along the way.



#### Who's it for?

Most businesses including healthcare providers, retailers, educational facilities, professional services firms, public entities, energy companies, transportation and logistics companies and financial services providers.



#### What does it cover?

- Cyber incident response costs (including IT forensics, legal, breach notification and crisis communications)
- Cybercrime (including social engineering, theft of personal funds, cyber extortion, ransomware attacks and unauthorized use of computer resources through cryptojacking or botnetting)
- System damage and business interruption (including data recovery, income loss and extra expense, additional extra expense, consequential reputational harm and hardware repair and replacement)
- Network security and privacy liability (including management liability arising from a cyber events and regulatory fines and penalties)
- Media liability (including defamation and intellectual property rights infringement)
- Technology errors and omissions
- Court attendance costs

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*

CFC USA Inc. is licensed in all 50 states. NY licence # PC-1548915. CA admitted licence is held under the trading name of CFC General Insurance Agency Inc.