

This document is a summary of cover available under the Cyber Proactive Response product. Complete pre-contractual and contractual information is provided in the full policy documentation. The coverages you have purchased are shown in your policy schedule.

What is this type of insurance?

Commercial cyber insurance



What is insured?

- ✓ **Cyber incident response costs as a result of an actual or suspected cyber event**
- ✓ **Specified financial losses from:**
 - funds transfer fraud
 - invoice manipulation
 - new vendor fraud
 - physical goods fraud
 - corporate identity theft
 - theft of certain client or escrow funds
 - customer payment fraud
 - telephone hacking and unauthorised use of computer resources, including cryptojacking, botnetting and LLMjacking
- ✓ **Cyber extortion:**
 - ransom and reasonable response costs for covered extortion demands, subject to prior written agreement
- ✓ **Network security and privacy liability:**
 - specified third-party claims arising from a cyber event, insurable regulatory fines and penalties, PCI assessments and specified contingent bodily injury liability.
- ✓ **Additional coverages:**
 - criminal reward cover
 - specified third party claims arising out of media liability and technology errors and omissions
 - court attendance costs relating to a liability claim covered under the policy



What is not insured?

- ✗ Known claims, incidents, losses, operator errors, system failures or circumstances that a senior executive officer knew, or ought reasonably to have known, before the continuity date.
- ✗ War, cyber war and nuclear risks, subject to the limited cyber-war exceptions stated in the policy.
- ✗ Core internet, telecommunications, GPS, power or utility infrastructure failure.
- ✗ Professional liability, except where arising directly from a cyber event or covered under the Technology Errors and Omissions Insuring Clause.
- ✗ Betterment or upgrades beyond the policy allowance, and property or hardware costs except where expressly covered.
- ✗ Liquidated damages, service credits or contractual penalties, unless liability would have existed without the contractual term.
- ✗ Uninsurable fines, penalties, sanctions or punitive amounts.
- ✗ Patent infringement.



Are there any restrictions on cover?

- ! We will not cover the amount of any deductible.
- ! Where more than one claim arises from the same original cause or single source or event, all of those claims will be deemed as one claim.
- ! We will not pay more than the policy limit.

Where am I covered?



Please check your policy schedule for:

- ✓ Territories in which legal action can be brought against you
- ✓ Jurisdictions in which your business activities are covered



What are my obligations?

- You must provide all information which may be relevant to the cover in a clear and accessible manner and as accurately and completely as possible
- You must notify us of any incident, circumstance or claim in accordance with the conditions detailed in the policy document
- You must not admit liability for or settle or make or promise any payment or incur any costs and expenses without our prior written agreement
- You must maintain all your rights of recovery against any third party and make these available to us where possible



When and how do I pay?

You must pay the premium no later than 60 days beyond the inception date stated on your policy schedule.

Speak with your insurance broker or adviser for how to pay.



When does the cover start and end?

Your cover starts on the inception date stated in your policy schedule and ends on the expiry date stated on the policy schedule.



How do I cancel the contract?

You may cancel the contract by giving us 30 days' written notice.