

Policy update summary



Cyber Liability

Our updated cyber endorsements offer stronger protection, clearer cover, and better support for businesses. They build on the existing policy to provide more flexibility and better reflect today's cyber risks.

What's new?

Cryptojacking

Covers costs from unauthorised use of your systems (e.g. crypto mining), including excess computing or cloud usage charges following a cyber-attack.

Contingent Bodily Injury

Extends third party liability to include emotional distress and limited physical injury resulting from a cyber breach.

Dependent Business Interruption

(Cloud Failure / Regulatory Shutdown / Insolvency / Hardware Failure)

Extends business interruption cover to outages at critical cloud providers, including:

- Cyber events
- Regulatory shutdown
- Insolvency
- Hardware failure

Subject to a 24 hour waiting period.

Lost or missed bids Extension

Covers lost income where a cyber incident directly prevents the submission or award of a bid or tender, subject to strict eligibility criteria.

Voluntary Shutdown

Provides business interruption cover where systems are voluntarily shut down to contain a cyber incident.

Reputational Harm – Consequential Loss Extension

Covers loss of income resulting from reputational damage following adverse publicity caused by a cyber incident. *Subject to a 72 hour waiting period.*

Updated sub-limits

Regulator Liability – now at full limit

Investigation Liability – now at full limit

Network Failure – previously not included in standard terms, now covered with a sub-limit

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