



Cyber Liability Insurance

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Cyber Liability Insurance protects you against liabilities arising from data protection laws, management of personal data and the consequences of losing information. For individuals this includes credit card numbers, medical records, birth dates, passport numbers and other private personal information which can be stolen and used inappropriately. Equally the loss of corporate information such as intellectual property and proprietary information could severely disadvantage a business.

With network attacks and security becoming a significant global issue, we cover you for direct first party losses also, such as recovering lost or destroyed data, notification, monitoring and forensic investigation expenses and lost income.

Coverage Benefits

- Third Party Liability - related to privacy, personal information; corporate information; Media and Social Media (including defamation, intellectual property rights and plagiarism)
- Hacker Theft Cover - fraudulent or erroneously paid funds
- Business Interruption - includes net profit or loss and extra expenses as a result of a network attack on an insured's network
- Costs to Restore - research, replace, restore or recollect software and any electronic data due to a network attack
- Breach Consultation Services - legal, forensic and public relations assistance
- Breach Responses Services - Notification Services, Call Centre Services, Credit Monitoring Services and Identity Theft Resolution services
- Public Relations Expenses
- Network Extortion Coverage - costs to avoid, defend or preclude extortion as a result of a network security failure
- Data Forensic Expenses - costs incurred to investigate, examine and analyse a computer network

Target Segments

We can underwrite a broad class of industries

Capacity

Up to \$25m



Territory

NZ and Pacific Islands domiciled risks

Worldwide Jurisdiction can be provided

The description of coverage contained in this document is a summary and is for illustrative purposes only. The coverage is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the descriptions of coverage in this document and the policy of insurance, the provisions contained in the policy of insurance will govern. This document is accurate as at May 2014.