



This information is intended for insurance brokers and other insurance professionals.

CyberEdge



Protect your company
against **cyber threats**

What is **CyberEdge?**



Being impacted by a cyber incident is really annoying. The impact on your business can be quite significant. **The objective of CyberEdge is to resume your regular business operations as soon as possible after a cyber incident.** We work together with the best experts to resolve the incident as quickly as possible. And of course, you are insured by a policy offering extensive coverage.

Cyber incidents can take many different forms. For example, when data is stolen through a security leak or your entire network is crippled. With CyberEdge we will help you limit the consequences of the incident and remedy them. This will enable you to restore regular business operations as quickly as possible.

CyberEdge combines the collaboration with independent experts with extensive coverage. We help to protect you against the results of data breaches, hacking, viruses, employee sabotage, extortion, theft and loss of information.



CyberEdge is more than a standard insurance policy where the damage is compensated for after the fact. When you become a victim of a cyber incident, CyberEdge offers direct support.

CyberEdge covers the risks that traditional insurance policies do not cover, such as business losses caused by a virus or hacking.

In the event of a cyber incident, the best forensic, legal and PR specialists are standing by to help you.



First Response, Assistance in the crucial phase

In any cyber incident, the first 48 hours are crucial in limiting the damage to your reputation. This is why we work together with the best national and international experts to assist you in this critical period. But you can count on us in the ongoing process too.



Our CyberEdge Hotline is available 24/7. As soon as you suspect a cyber incident you can contact this hotline. Depending on the specific issue at hand, one or more experts will be appointed to assist you.

First Response support by CMS

We also offer assistance as soon as you just suspect that a cyber incident has occurred. If you suspect that you are dealing with a security breach, user error or loss of personal data or company data, call the AIG CyberEdge Hotline.

An expert from CMS Derks Star Busmann will contact you within an hour in order to discuss how they can best assist you.

You can expect the following:



The expert will be available by telephone or will be sent to your location to assist you in the investigation or make up part of the crisis team.



You will receive legal advice and support;



The expert will coordinate with the IT-specialist and the crisis consultant; He will advise on the possible obligation to report the cyber incident to the supervisory bodies and will communicate with other affected parties.

Depending on the type of incident, there are other ways in which an expert from CMS can support you.

AIG's Cyber Response Team

You want to have a cyber incident resolved as quickly as possible. The important thing is to carry out a professional forensic investigation. What data was affected? How can the damage be repaired and restored? The Cyber Response Team gives advice and forensic support in investigating and resolving your incident.

PR Support from FleishmanHillard

A cyber incident can bring your carefully built-up reputation under fire. This is why we work with FleishmanHillard to offer the right PR support to lead you back into smooth waters



Coverages

Of course, we hope that it never happens to you. But if you ever do fall victim to a cyber incident, you want to have an insurance policy that offers the right coverage.

CyberEdge offers extensive coverage policies for the financial consequences of a cyber incident. We will explain a few for you.



Event Management

When you are affected by a cyber incident, we pay all the necessary cost for legal, IT and PR services that are necessary to limit the damage and the damage to your reputation.

A cyber incident can also render your data or software unreadable. In that case, CyberEdge will reimburse the costs of restoring it.

The costs for tracking down a data breach and notifying the parties affected will also be reimbursed.



Network Interruption

With coverage for network interruption, you are insured if there are business losses because of downtime in your computer system. CyberEdge covers your losses in net profits, continuing normal operating expenses (including payroll) and incidental.

This coverage is comparable with the coverage for business interruption losses under a property insurance policy. The most important difference is that CyberEdge covers damage from immaterial causes (viruses, hacking, system outage, system failure/ security failure).



Fines

Organisations are constantly required to fulfil more and more requirements concerning data protection. Think of the new European Law on Data Protection (GDPR). CyberEdge conforms to this law and offers coverage when you are subjected to a legally imposed administrative fine for not adequately protecting your data for example.

Furthermore, CyberEdge offers coverage for fees for legal advice and support in case a supervisory body conducts an investigation in the protection of your data.



Liability

Damage can also afflict third parties through a cyber incident in your business. For example, if you lose personal data or business data or suffer a security breach such as a hacking incident. CyberEdge covers the liability for these damages to third parties and for the costs of a legal defence that proceeds from a liability claim.

This brochure only offers a summary of the main coverages. Only the general and specific provisions ("policy provisions") provide a precise, legally binding description of coverages. It is absolutely necessary to read through these thoroughly before concluding any insurance contract.



Coverages



Digital Media

With CyberEdge you are also insured against the costs of legal defence and the possible compensation for damages that can arise from unauthorised sharing of intellectual property in messages on websites, in newsletters, emails and social media. Think about libel & slander, intentional infringement of intellectual property rights of third parties, plagiarism, violation of privacy and unfair competition.



Cyber/privacy extortion

This rubric offers coverage when you are victim become victim of (the threat of) extortion of your computer system or data or threat of disclosure of data. CyberEdge will assist you in the negotiations, securing and further resolution of the incident and if unavoidable, payment of the ransom.



Telephone hacking

If you have telephone costs that arise from unauthorised access to your telephone system, CyberEdge will reimburse the costs.



Cyber crime

If anyone gets unauthorised access to your computer system and this causes you to lose money or goods, CyberEdge can offer coverage.

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Exclusions

There are situations in which we do not reimburse for damages. We will list a number of such situations for you.



Theft through fraud

The objective of CyberEdge is guaranteeing the continuation of your business operations when a cyber incident occurs. But theft of your own money through faked emails or invoices does not fall under our coverage. CyberEdge is not a fraud policy.



Bodily injury and material damages

CyberEdge does not cover any material damages or bodily injuries. Not even if they result from an IT failure. This should be covered under property or casualty policies.



Material cause of failure in IT systems

CyberEdge offers no coverage if your IT system fails due to a material cause. Think in this case of fire, heat, smoke, water or explosion.



Damage to your reputation

In the case of a cyber incident we cover the costs of limiting the damage to your reputation. But we do not provide compensation for damage to your reputation itself.



Damage from of telecom or power supply outage

You can suffer from power outages or even outages of your telecom provider. We do not compensate for any network interruption damages that result from this.

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• Quotepad

We developed Quotepad especially for the SME segment, associations and foundations. This enables us to speed up and simplify the application process. Your advisor can then look up the coverages and premiums that apply to your business at a glance.



More than your standard cyber insurance

- ✓ A CyberEdge Hotline that is available 24/7.
- ✓ Even if you only suspect a cyber incident, you can engage the CyberEdge Hotline.
- ✓ A First Response service from the best (inter)national experts up to 48 hours to help you through this critical period.
- ✓ Worldwide coverage including the USA/Canada. Because an incident today is no longer limited to your registered office.
- ✓ We don't just insure the loss of personal data, but also of business data from third parties including intellectual property.



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