





Cyber Insurance Quote

Quote valid until: Quote Date: 02/08/2021 01/09/2021

Broker at LLOYD'S





CYBER INSURANCE - QUOTATION

Applicant:

Location: United Kingdom

Policy Period: 12 months at 12.01am Local Time from proposed effective date: TBA

Retroactive Date: None, Full Prior Acts

Business Activity:

Annual Revenues:

LIMITS: in the aggregate including defence costs				
	Option A	Option B		
AGGREGATE POLICY LIMIT	£ 25,000	£ 50,000		
Coverages - which are part of, and not in addition to, the aggregate policy limit				
Insuring Agreements				
CYBER RISK LIABILITY	£ 25,000	£ 50,000		
ONLINE MEDIA LIABILITY	£ 25,000	£ 50,000		
CYBER BUSINESS INTERRUPTION	£ 25,000	£ 50,000		
DATA RESTORATION	£ 25,000	£ 50,000		
CYBER EXTORTION	£ 25,000	£ 50,000		
CYBER CRIME	£ 5,000	£ 5,000		
Costs				
DATA BREACH LEGAL COSTS	£ 25,000	£ 50,000		
FORENSIC COSTS	£ 25,000	£ 50,000		
PUBLIC RELATIONS COSTS	£ 25,000	£ 50,000		
CREDIT MONITORING OR IDENTITY THEFT COSTS	£ 25,000	£ 50,000		
REGULATORY DEFENCE AND PENALTY COSTS	£ 25,000	£ 50,000		

RETENTION:		
Each and Every Claim	£ 500	£ 500
Waiting Period	10 hours	10 hours

PREMIUM:		
Non-Adjustable	£ 55.00	£ 66.74

Security:

100% certain Syndicates at Lloyd's, London, offering cover from Binding Authority UMR: B1150SOL148200P. We are acting as agents of the insurers.





We have created a cyber policy, CyberAssist , designed with British small businesses in mind. This product is backed 100% by certain syndicates at Lloyd's, London.

Our comprehensive Cyber policy protects against the range of risks associated with digital technology and provides critical, 24-hour support in case of a cyber event. We have teamed up with a panel of experts to provide 24-hour support if you experience a cyber event. That might involve providing a forensics team to work out how the cyber breach happened and how to fix the problem: legal advice relating to fulfilling regulatory requirements; or managing a PR response to minimise any impact to your reputation.

Highlights of the cover include:

Indemnity against any actual or alleged cyber risk. Cyber Risk Liability:

Online Media Liability: Cover for any media claim and defence costs made against you.

Cyber Business Interruption: Indemnity for loss of business income incurred due to a failure to protect

against breach of network security.

Data Restoration: Costs and expenses incurred in repairing, replacing, or restoring electronic

data lost, damaged, or destroyed due to breach of network security.

Cyber Extortion: Indemnification where insurable by law for expenses arising from a cyber

extortion threat.

Indemnification against the theft of your money or property caused by a Cyber Crime:

breach of network security.

Covered costs include:

Data Breach Legal Costs: In the event of an actual or suspected cyber risk, pay for legal expenses by a

panel adviser to assess if data protection law has been breached and any

resulting notification costs.

Forensic Costs: Pay costs of a panel adviser to establish the extent of a cyber risk / extortion

> threat, assess and recommend network security and improvements, and temporarily store your electronic data when your computer systems remain

vulnerable or damaged.

Pay reasonable costs you incur for our PR specialist to avert or mitigate any Public Relations Costs:

significant damage to your brands and business operations.

Pay the costs of offering credit monitoring or identity theft services.

Credit Monitoring

or Identity Theft:

Regulatory Defence and

Penalty Costs:

Where insurable by law, pay on your behalf any amount you become legally

obliged to pay as a result of a breach of privacy or data protection law

including investigation costs and regulatory compensatory award, civil penalty

or fine imposed by a data regulator.

What to do to arrange cover?

To incept your comprehensive CyberAssist protection, please click the link below and satisfactorily complete a short Statement of Fact.

Click Here To Complete Your Application Online







As part of your policy with us, your company now has access to the **eRiskHub**®, powered by NetDiligence®.

The eRiskHub is a private web-based portal containing information and technical resources that can assist you in the prevention of network, cyber and privacy losses and support you in the timely reporting and recovery of losses if an incident occurs.

The eRiskHub portal is an internet-based service that features news, content and services from leading practitioners in risk management, computer forensics, forensic accounting, crisis communications, legal counsel, and other highly-specialised segments of cyber risk.

Please note the following:

- 1. The eRiskHub portal is a private site for **OUR** customers. Do not share portal access instructions with anyone outside your organisation. You are responsible for maintaining the confidentiality of the **Access Code** provided to you.
- 2. **Up to three individuals** from your organisation may register and use the portal. Ideal candidates include your company's Risk Manager, Compliance Manager, Privacy Officer, IT Operations Manager or Legal Counsel.
- 3. This portal contains a directory of experienced providers of cyber risk management. We do not endorse these companies or their respective services. Before you engage any of these companies, we urge you to conduct your own due diligence to ensure the companies and their services meet your needs. Unless otherwise indicated or approved, payment for services provided by these companies is your responsibility.
- 4. Should you experience a cyber incident, you should call one of the Cyber Incident Managers listed in the portal for immediate triage assistance. Please be aware that the Cyber Incident Manager service is provided by a third-party law firm. Contacting a Cyber Incident Manager will satisfy the claim notification requirements of your policy.



NetDiligence® is a leading cyber security and e-risk assessment services company. For more information, visit www.NetDiligence.com.

T +44 (0)20 7623 3806 E info@howdengroup.com

www.howdengroup.co.uk

Howden is a trading name of Howden Insurance Brokers Limited, part of Howden Group Holdings. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance. Registered in England and Wales under company registration number 725875. Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF.

Calls may be monitored and recorded for quality assurance purposes.