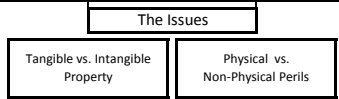
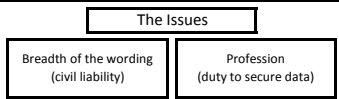


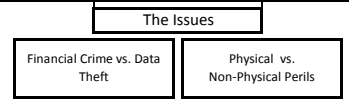
	Property
Privacy Breach	Limited to no coverage offered within property policies for 3rd party liability and regulatory investigations
Network Security Event	
Media Liability	
Investigations	
Fines	
Professional Services (Legal, IT Specialists, PR Consultants)	A matured property market has meant that elements of cyber coverage have been ring-fenced with limited carriers offering some coverage for 1st party losses.
Costs of Managing and Resolving a Cyber Event or Breach	However, as a rule intangible property (data and networks) and non-physical perils (cyber events and breaches) are not covered within traditional property policies.
Notification (regulators and individuals)	
Call Centres	
Business Interruption Loss due to a Cyber Event or Breach	
Data and Software Restoration	
Cyber Extortion	
Computer Crime	



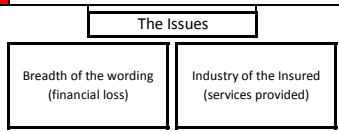
	E&O
Privacy Breach	E&O coverage could potentially offer elements of cyber coverage. However, it depends on the language of the wording (broad civil liability) and whether or not the insured has a professional duty to secure data.
Network Security Event	
Media Liability	Carriers address liability and regulatory actions differently.
Investigations	
Fines	
Professional Services (Legal, IT Specialists, PR Consultants)	
Costs of Managing and Resolving a Cyber Event or Breach	
Notification (regulators and individuals)	E&O Policies are 3rd party liability coverage by design, so many 1st party covers would not be covered as a standard.
Call Centres	However, depending on the professional duty of the insured (duty to secure data e.g., a lawyer firm) some professional fees and costs of managing through a cyber event or breach could potentially be covered.
Business Interruption Loss due to a Cyber Event or Breach	
Data and Software Restoration	
Cyber Extortion	
Computer Crime	



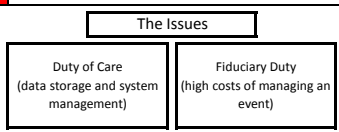
	Crime
Privacy Breach	Limited to no coverage offered within crime policies for 3rd party liability and regulatory investigations
Network Security Event	
Media Liability	
Investigations	
Fines	
Professional Services (Legal, IT Specialists, PR Consultants)	1st party coverage, as it would relate to a Cyber Event or Breach, would depend on whether or not a Computer Crime policy or extension had been purchased. If this section is covered then the loss of monies, securities, and assets would be covered, however the theft of data would not.
Costs of Managing and Resolving a Cyber Event or Breach	Further, depending on the policy professional services, the costs of managing through a cyber event or breach, and data restoration costs might be covered if a computer crime has been committed.
Notification (regulators and individuals)	
Call Centres	
Business Interruption Loss due to a Cyber Event or Breach	
Data and Software Restoration	
Cyber Extortion	
Computer Crime	



	Commercial General Liability (CGL)
Privacy Breach	As a base standard, 3rd party coverage within the CGL is designed to cover claims of injury or damage as a result of bodily injury, personal injury, advertising injury, property damage and in some cases data loss. Network security events (virus transfer, inability to access, etc.) therefore could be covered by carriers offering data loss coverage extensions.
Network Security Event	
Media Liability	
Investigations	
Fines	
Professional Services (Legal, IT Specialists, PR Consultants)	Depending on the carrier and the jurisdiction of coverage, regulatory investigations and fines could be covered.
Costs of Managing and Resolving a Cyber Event or Breach	
Notification (regulators and individuals)	
Call Centres	
Business Interruption Loss due to a Cyber Event or Breach	
Data and Software Restoration	Some CGL policies extend to cover 1st party costs associated with claims of injury or damage especially around property damage and data loss. As such some professional fees and data restoration costs may be covered, whether as part of the claim settlement or as a way to mitigate a larger claim.
Cyber Extortion	
Computer Crime	



	D&O
Privacy Breach	Regardless of whether or not the D&O's duty is to the shareholder or the company, a cyber event could certainly trigger a claim under their D&O policy. Depending on the scope of the event, if the operational and financial implications are severe enough the fiduciary responsibility and duty of care of the D&Os will come under scrutiny.
Network Security Event	
Media Liability	This could lead to claims by 3rd parties or even investigations by the regulator.
Investigations	
Fines	
Professional Services (Legal, IT Specialists, PR Consultants)	
Costs of Managing and Resolving a Cyber Event or Breach	
Notification (regulators and individuals)	D&O policies do not tend to cover the 1st party costs associated with cyber issues.
Call Centres	However, in some jurisdictions D&O policies for SME clients have bolted-on cyber extensions to help mitigate the potential for larger claims.
Business Interruption Loss due to a Cyber Event or Breach	
Data and Software Restoration	
Cyber Extortion	
Computer Crime	



	Cyber
Privacy Breach	Cyber insurance was created to provide liability coverage where there were obvious gaps in traditional policies.
Network Security Event	
Media Liability	Exposure to data privacy legislation and negligence around network security events should be weighed by all potential companies, and the appropriate risk transfer solution should be purchased which infills around their current insurance purchase.
Investigations	
Fines	
Professional Services (Legal, IT Specialists, PR Consultants)	
Costs of Managing and Resolving a Cyber Event or Breach	
Notification (regulators and individuals)	1st party cyber Insurance coverage has been designed to provide solutions where traditional insurance coverages fall short. As a result the policy is a blend of mitigation services (Event Management) and a risk transfer solution offsetting increased costs and the loss of net income as a result of a cyber event.
Call Centres	*not all carriers offer cyber extortion and Computer Crime as standard
Business Interruption Loss due to a Cyber Event or Breach	
Data and Software Restoration	
Cyber Extortion	
Computer Crime	

