

# companion

## Cyber Insurance Policy Summary



Arranged by  
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# Summary of cover

## Indemnity Limit

The indemnity limit is on an 'aggregate' basis (in other words no restriction as to the number of claims in a year but there is a maximum value that can be paid out in any one policy period).

## Key features of the cover

- Insurance Act 2015 compliant
- Failure to properly handle, manage, store or destroy data
- Failure to protect against unauthorised access
- Denial of service attack against the Insureds computer system
- Transmission of a virus
- Damage, destruction, alteration, corruption, copying, stealing or misuse by a hacker of the Insureds computer system or documents
- Any form of defamation
- Infringement of intellectual property
- Defence costs and expenses
- Public relations costs
- Forensic and Security specialist costs
- Withdrawal of content
- Regulatory defence and penalties
- Notification costs
- Computer system rectification costs
- Business interruption
- Data Extortion
- Telephone Phreaking

## Main exclusions

- Deliberate and reckless acts
- Claims and circumstances known at inception of cover
- Bodily injury/property damage
- Patents
- North American exposure, unless agreed