

# Protecting your data, networks and business from cyber risks

Your organisation relies on technology – your networks, your data, your computers and your mobile devices are all essential to the smooth running of your business. So it's never been more important to protect your organisation from data and privacy risks.

## Our solution

Whether you experience a privacy breach, malicious attack or system failure, Zurich Security and Privacy Protection safeguards your business from the financial and reputational costs arising from a broad range of incidents.

Zurich Security and Privacy Protection can include the following cover:

- **Privacy breach business income loss:** covers income lost following a privacy breach event and any mitigation costs.
- **Privacy breach costs:** covers costs resulting from responding to a breach, such as employing forensic, PR, and legal experts.
- **Security and privacy liability:** covers damages resulting from network security and privacy breaches.
- **Regulatory proceeding defence costs:** covers defence costs incurred due to regulatory proceedings.
- **PCI DSS payments:** covers PCI DSS payments resulting from a privacy event.
- **Emergency costs:** covers costs incurred before you can reasonably obtain our written consent.
- **Business income loss and dependent business income loss:** covers business income loss, dependent business income loss and mitigation costs during a network downtime as a result of a system failure.
- **Digital asset replacement expenses:** covers costs to restore data that is corrupted or destroyed by a security event.
- **Cyber extortion and reward payments:** covers costs to reimburse you for extortion payments and expenses.
- **Cyberterrorism:** covers against cyberterrorist attacks.
- **Internet media liability:** covers wrongful acts of electronic publishing.



## DigitalResolve – working together to manage your cyber risks

When it comes to protecting you from cyber risks, insurance is only part of the solution.

To get your business back on track, it's just as important to gather the right expertise and resources. DigitalResolve is an optional cover, provided under your Zurich Security and Privacy Protection policy, that harnesses and manages the resources you need to recover from a damaging cyber event. Each expert is carefully selected from a global panel of trusted providers in the following disciplines:

- IT forensic experts and consultants
- Legal experts in data protection, cyber breaches, fraud and security
- PR consultants
- Direct mailing companies
- Credit monitoring
- Forensic accountants
- Ransom negotiators

## Our appetite

We will look at all risks and industries on an individual case by case basis.

We cannot quote for US incorporated business.

## Why choose Zurich?

### International Programmes from Zurich

Our global network and capabilities mean we can offer global security and privacy insurance solutions covering multiple territories.

We co-ordinate and implement cross-territory programmes, leaving customers in control of their overseas coverage, therefore avoiding language, cultural and business practice barriers.

- Our award winning compliance tool, the **Multinational Insurance Application (MIA)**, brings clarity to complex multinational insurance programmes by ensuring alignment with all local insurance regulations and premium tax obligations.

- At the heart of our approach to international security and privacy insurance programmes is our proprietary **International Programme System (IPS)**. This application integrates customer data into one worldwide platform. It links Zurich owned offices, hub offices and direct partner companies, enabling the steady flow of information necessary to manage international programmes.

### Claims expertise

We have adopted a customer-centric approach to claims and we have a dedicated Financial Lines Claims Hub based in London, led by William Anderson, our Head of Claims for Financial Lines.

- The team is comprised of qualified solicitors and experienced insurance professionals with specialists in security and privacy claims to ensure the appropriate experts are always allocated to the case.



- Security and privacy is a sensitive and complex area with the potential for overlapping criminal investigations and civil claim proceedings.
- We look to work on a collaborative basis with customers in order to drive a transparent strategy and ensure the appropriate outcome for both parties.
- The team are also supported by a network of panel lawyers and adjusters who operate globally.

### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

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