

Cyber insurance that gets to the heart of what's at risk.



QCyberProtect, QBE's comprehensive cyber policy, provides tailored coverage for loss arising from current and emerging cyber risks. It's cyber insurance that lightens your load.

Comprehensive coverage with QCyberProtect

- **Incident Response, Support & Recovery**
Provides forensics, data restoration, credit monitoring, PR support, and system upgrades. Covers cyber extortion, business interruption—including third-party outages—and immediate expert response. Also includes forensic accounting for claims preparation.
- **Third-Party Liability**
Covers network security breaches and privacy violations, including PCI DSS compliance. Includes regulatory defense and penalties, plus liability for digital content on websites, social media, and intranets—such as defamation and copyright issues.
- **Extended Protection**
Reimburses hardware damaged by cyberattacks, income loss from reputational harm, and utility costs from cryptojacking. Also covers reward payments for tips leading to cybercriminal convictions.
- **Cyber Crime**
Protects against losses from social engineering, unauthorized funds transfers, telephone fraud and fraudulent invoice redirection.

Risk appetite

Broad capacity for cyber risk: from companies with fully outsourced IT networks to those with complex, large-scale IT systems.

Broad appetite across all industry classes except public sector/government (municipalities/councils, public schools, public healthcare, government agencies)

For more information on QBE Cyber coverage, contact:

Miro Dordevich

Cyber Product Lead

miro.dordevich@qbe.com

QBE Insurance (Australia) Ltd PO Box 44 | Auckland 1140 | qbe.co.nz

QCyberProtect is issued by QBE Insurance (Australia) Limited. This Product Briefing summarises the product and key aspects of cover. It is not intended to be treated as legal or financial advice. For full details of cover, please refer to the policy wording.



Coverage highlights

- Worldwide protection
- Coverage triggers for security event, system failure, and breach of confidential information
- Definition of claim includes nonmonetary relief which responds to legal injunctions
- Blanket waiver of subrogation when required by contract automatically included
- 60-day automatic extended reporting period
- Coverage for liquidated damages if not in excess of the insured's liability
- Event expenses include costs to temporarily store the insured's electronic data at a third-party host location
- Betterment expenses to provide enhancement to network protections after an event
- First Response cover where no retention is payable on First Response Expenses for first 72 hours
- Dependent Business Interruption available to full Policy Limit



Target size

QBE provides up to \$10m in primary and excess capacity to clients of all sizes with custom solutions available for qualified accounts requiring expanded limits.