

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.

Our extensive Cyber policy can include coverage for:

- Network Security and Privacy Liability (incl. PCI-DSS)
- Privacy Regulatory Proceeding
- Online Media Liability
- Event Expense & Bricking
- Network Extortion
- Business Interruption
- Dependent Business Interruption
- Independent Forensic Accounting Costs
- Consequential Reputational Loss
- Reward Fund
- Cryptojacking
- Social Engineering , Invoice Manipulation, Telephone Fraud and Funds Transfer Fraud

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 (federal, state, county, municipalities/councils, public schools, public healthcare, government agencies).

For more information on QBE Cyber coverage, contact:

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Coverage highlights

- Worldwide protection
- Coverage triggers for security event, system failure, and breach of confidential information
- 20% acquisition threshold, 90 days to notify
- Most favourable venue for damages
- Definition of claim includes nonmonetary relief
- Blanket waiver of subrogation when required by contract
- 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
- First Response cover (no retention payable on First Response Expenses for first 72 hours)
- Qualifying waiting period for Business
 & Dependent Business Interruption



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



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