



# The Solution for Cyber Risk

In today's business world, cyber risk is everywhere. Traditional property insurance policies cover your tangible losses from events like fire and theft. These days, though, it's also imperative that your business has coverage for intangible losses related to your information technology; things like lost revenue, lost data, business interruption, technology system downtime, financial instability, and reputational risk.

Every day, cyber risks continue to become more complex and sophisticated. Unfortunately, perfect security doesn't exist. Most companies will experience a data breach at some point, whether from a computer glitch, a hacker, or an unfortunate employee mistake. The costs of such an incident can be steep and long-lasting, including losing customer confidence and shareholder value. Organizations can also be fined or named in class action lawsuits. Thankfully, there are ways for smart businesses to minimize those risks.

## The Solution for Cyber Risk

The Solution for Cyber Risk can help provide peace of mind in a world of increasing cyber threats. Our comprehensive cyber risk management solution helps you prepare for and protect your business from cyber attacks and respond quickly if one does occur.

Our simplified policies offer the following key features:

- Concise, direct and easy to read policy language
- First and third party insuring clauses, which are short and clearly stated, containing only what is necessary to provide crucial coverage grants
- Fewer exclusions that are clearly stated to the customer



“As an integrated specialist insurer, QBE provides our insureds first-class expertise and a cyber risk management solution to help mitigate cyber threats posed to their businesses.”

- Jeff Grange  
President, Specialty & Commercial Insurance

## QBE North America

QBE North America is an Integrated Specialist Insurer offering specialty, commercial, program, personal, crop and reinsurance capabilities. As one of the largest insurance carriers worldwide, our products and services are underpinned by applied expertise, global strength and a focus on providing an experience of excellence to our customers. We accomplish all this through a limited and preferred network of agents and brokers. Our customized and comprehensive solutions demonstrate our ability to meet the emerging needs of the market. From quote to claim, we manage risk better.

## Our comprehensive coverage includes:

- Cyber liability
- Media liability for digital or electronic publication
- Data breach notification costs
- Information and communication asset rectification costs
- Regulatory defense and penalty costs
- Public relations costs
- Forensics costs
- Credit monitoring costs
- Cyber business interruption
- Cyber extortion

## Underwriting appetite

Risks considered with limits up to \$10 million.

Classes of business include, but are not limited to:

- Financial services
- Healthcare and life sciences
- Information technology and telecommunications
- Manufacturing

## Industry-leading partners

As part of our cyber risk management solution, QBE partners with industry-leading vendors to protect you from cyber risk or respond quickly and efficiently if a breach occurs. These vendors include: the breach response teams at Mullen Coughlin and Cooley; notification and monitoring by Epiq, IDExperts, and Kroll; incident response services from Crypsis, Kivu, and Ankura Kroll; and public relations from FleishmanHillard.



## eRiskHub®

In addition to our product suite, policyholders have access to the eRiskHub® portal, powered by NetDiligence.® The eRiskHub portal provides tools and resources to help you understand your exposures, establish a response plan and help minimize the effects a breach can have on your organization.

## Breach Plan Connect®

We also offer NetDiligence's Breach Plan Connect,® which helps your organization develop an Incident Response Plan (IRP) so that you're prepared to respond efficiently and effectively when a breach occurs. Breach Plan Connect ensures that your plan contains all the necessary elements and will stand up to regulatory scrutiny.

## QBE North America

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## To find out more

For more information about *The Solution* for Cyber Risk and how we can help your business, please contact one of the following representatives:

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