



MACQUARIE UNDERWRITING

CYBER BUSINESS PROTECTION INSURANCE



Cyber Business Protection Insurance for an unsecure world!

Advances in technology have made the challenges of securing data ever more complex while escalating threats from external parties and increasingly stringent regulatory requirements have made the consequences of data breaches ever more severe.

Macquarie Underwriting addresses these emerging risks and exposures supported by the global strength of certain underwriters at Lloyd's.

Macquarie tailors your clients Cyber Business Protection with a modular solution.

- Professional Services
- Security & Privacy Liability
- Privacy Regulatory Defence & Penalties
- Data Extortion
- Multimedia Liability
- Data Recovery & Loss of Business Income
- Crisis Management Costs

**Ask your client to choose
Macquarie Underwritings' Cyber Business Protection Insurance Solution**
(Check overleaf for a summary of choices)

For more information, please visit our website today:

www.macquind.com.au

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Macquarie Underwritings' Cyber Business Protection Insurance

Our Cyber Business Protection product has been specifically designed as a one-stop solution for a variety of needs.

It meets the requirements of IT professionals looking for a comprehensive Professional Services coverage combined with cyber liability; at the same time, it answers the need of organisations seeking a first-class insurance product, providing cyber liability coverage for third and first party e-commerce exposures.

Our Cyber Business Protection policy is designed in a modular format, with unique separate insuring clauses for each section. These operate independently or in combination; modules can be purchased on either a combined or stand-alone basis, depending on an organisation's particular requirements.

Transfer your clients' risk and ensure they have the security of the protection of their personal and business assets.

Macquarie Underwritings' Cyber Business Protection Insurance

Flexibility and choice to match your clients' needs:

<p>1. Professional Services</p> <p>By placing content or information on a website, organisations are exposed to many of the same legal issues as traditional publishers – including copyright, defamation and infringement of intellectual property</p>	<ul style="list-style-type: none"> ➤ Insurers duty to defend (included in all modules) ➤ Worldwide Act coverage ➤ Innocent Insured Provision ➤ Punitive damages coverage
<p>2. Multimedia Liability</p> <p>Provides coverage for legal liability arising from multimedia liabilities as a result of a client's internet, marketing and advertising activities. Coverage extends to include negligence in respect of information and content contained within the internet site</p>	<ul style="list-style-type: none"> ➤ Defamation libel & slander ➤ Infringement of intellectual property ➤ Misleading advertising ➤ Breaches of statutory duties ➤ On and offline exposures
<p>3. Security & Privacy Liability</p> <p>Provides coverage for liabilities caused by a breach of privacy regulations, including unauthorized disclosure of information, unauthorised access, or failure to protect or hinder a network security breach</p>	<ul style="list-style-type: none"> ➤ Invasion of privacy rights ➤ Loss of employee information ➤ Unauthorised access / use of computer network ➤ Theft of data ➤ Transmission of computer virus ➤ Breach of data protection statutes
<p>4. Data Recovery & Loss of Business Income</p> <p>Coverage for a company's own losses including increased cost of working, data rectification costs and loss of profits as a result of network interruption and downtime. Coverage extends to provide indemnity for system forensic investigation and public relations costs following a security breach</p>	<ul style="list-style-type: none"> ➤ Human error ➤ Accidental damage ➤ Hacker attack ➤ Employee sabotage ➤ Natural disaster ➤ System malfunction ➤ Programming error ➤ Forensic costs
<p>5. Privacy Regulatory Defence & Penalties</p> <p>Costs for an organisation defending itself against regulatory actions and resulting finds and penalties following a breach of privacy regulations</p>	<ul style="list-style-type: none"> ➤ Cost of defence ➤ Fines and penalties
<p>6. Crisis Management Costs including Customer Notification, Support and Credit Monitoring Expenses.</p> <p>Costs of complying with data protection legislation, mandating notification to individuals whose personal information may have been compromised and providing credit monitoring services.</p>	<ul style="list-style-type: none"> ➤ Customer notification costs ➤ Credit monitoring services ➤ Public relations expenses ➤ Advertising expenses ➤ Coverage available up to full policy limit on select risks
<p>7. Data Extortion</p> <p>Monies paid to terminate a threat of cyber extortion to avoid corruption or damage to a computer network</p>	<ul style="list-style-type: none"> ➤ Extortion monies ➤ Additional expenditure

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