

MARSH CYBERSHIELD®

CYBER RISK AND DATA BREACH INSURANCE



AN ENHANCED CYBER PROPOSITION FOR MARSH CLIENTS

In today's rapidly-evolving, connected world, the nature of cyber exposures facing businesses is changing daily.

From operational or system errors, to nation state hackers, hacktivists, and organised crime. No matter how sophisticated the computer systems or how high the IT security budget, no business is fully resistant to the financial and reputational fallout of a cyber incident and the increasing regulatory scrutiny that results from it. Understanding and managing your exposures has never been more important.

Marsh CyberShield is a proprietary insurance solution for mid to large-sized businesses, providing comprehensive response cover for cyber risks, backed by industry-leading cyber insurers.

COVERAGE FEATURES AVAILABLE FOR PURCHASE

Under Marsh CyberShield, you can choose to purchase only those coverages you require, including:

- Cover for your liability to third parties, defence costs, and regulatory fines¹, in respect of:
 - A data breach.
 - Breach of data protection legislation.
 - Breach of confidentiality agreements.
 - Network hijacking, including virus transmission.
- Content injury cover in connection with your publishing, broadcasting and/or advertising activities, and your website content and/or functionality².
- Cover for payment card industry (PCI) data security standards fines and assessments.
- Cover for loss of income and increased costs of working resulting from network interruption caused by a security failure, system failure, or operational error (including failure of your third-party outsourced partner(s)).
- Cover for the costs of recovering, reconstructing, reloading, or replacing digital assets which have been impaired due to a security failure, system failure, or operational error (including failure of your third-party outsourced partner(s)).
- Cover for the payment of cyber extortion losses and expenses.
- Associated crisis response costs including IT forensic costs, legal expenses, customer call centre costs, notification expenses, identify theft remediation services, and public relations costs.

KEY BENEFITS OF MARSH CYBERSHIELD

Our enhanced proposition brings together coverages in clearly-articulated, straightforward insuring clauses, providing greater clarity of cover in a complex environment:

Key benefits include:

- Gives full limits on all core coverages³.
- Gives automatic cover for created or acquired companies for a minimum of 90 days.
- Provides additional cover, with an additional limit and nil retention, for claims preparation expenses, to help you present and verify business interruption claims to insurers.
- Provides cover for digital asset restoration and business interruption due to failures of your systems, operational errors, or security failures. Cover for the same errors and failures within your IT, business process outsourcing, and payment processing providers.
- Provides access to 24/7, 365-days a year crisis response services, designed to help you get through the crisis, at preferential rates.
- Ability to extend cover to digital asset restoration and business interruption due to the failure of any independent third-party contractor that provides services to you.
- Gives you the ability to utilise your own vendors in place of the crisis response panel⁴.
- Contains better than standard market terms and conditions.
- Gives full retroactive cover, so that incidents occurring before purchase, but unknown or undiscovered until after purchase, are not excluded on a retroactive date basis³.
- Provides cover for legal costs to pursue third parties who caused or contributed to your third-party loss.

CONTACT

To discuss how Marsh CyberShield and our Cyber Assurance suite of cyber risk solutions can provide cover and peace of mind for your business, or to receive a quote, please email us at cybershield@marsh.com, speak to your Marsh client executive, or contact:

DAVID ARNOLD
david.arnold@marsh.com
+44 (0) 20 7357 1759

RICHARD BARKER
richard.barker@marsh.com
+44 (0) 20 7357 3301

RUTH WADDROUP
ruth.waddoup@marsh.com
+44 (0) 20 7357 2268

SARAH.L.NEILD
sarah.l.neild@marsh.com
+44 (0) 20 7357 2938

COLIN FOX
colin.d.fox@marsh.com
+44 (0) 117 906 5330

The information contained here is based on the cover available under the standard Marsh CyberShield offering, subject to the individual policy terms, conditions and exclusions. Underwriters review each client's risk individually. Insurers may vary the offering or apply additional restrictions for individual clients based on their review of that client's underwriting submission.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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KEY FACTS

Who could benefit from Marsh CyberShield?

Marsh CyberShield is aimed at mid to large-sized businesses, domiciled in the UK and overseas (excluding the United States).

Insurers

Marsh CyberShield is underwritten by industry-leading insurers with a strong track record in underwriting and claims handling of complex cyber insurance. Limits can be purchased up to GBP500 million.

Expertise

Marsh clients buying cyber insurance have access to a 30-strong team of brokers, client executives, product development specialists and subject matter experts. Marsh has a dedicated claims team with specialists equipped to assist on complex claims. Where further assistance is required, Marsh's forensic audit team can also assist with compiling "proof of loss".

Awards

Voted Best Cyber Risk Broking Team by *Advisen* in 2014, 2015, and 2016.

Marsh's Cyber ECHO was voted Cyber Innovation of the Year (Broking) by *The Insurance Insider* in 2017.

¹ Unless not lawfully insurable.

² Liability to third parties and defence costs.

³ Subject to underwriter risk approval.

⁴ Subject to underwriter approval.