

MARSH CLOUDPROTECT—A CYBER POLICY ENHANCEMENT

Cloud computing—the delivery of information technology (IT) services, data storage, and/or software applications using the Internet and remote servers—enables much more efficient computing by centralizing storage, memory, processing, and bandwidth. Not surprisingly, companies' day-to-day operations have become increasingly dependent upon cloud computing to provide support for their infrastructure if not for the very infrastructure itself.

In fact, in its 2012 Global Cloud Networking Survey of 1,300 IT executives from 13 countries, Cisco estimates that by the end of the year 20 percent of companies will be using cloud computing technology to deliver the majority of the software applications they use in their businesses.

Although adopting the cloud increases the efficiency of a company's technology infrastructure, it comes with inherent risks. An interruption of a company's network—whether customer facing or in its supply chain—can lead to loss of income and extra expense.

Marsh's newest product innovation, **CloudProtect**, is designed to protect companies against losses associated with disruptions attributed to a failure of a cloud service provider. In addition to the loss of income, organizations may face costs associated with the procurement of a new service provider, along with the transition of software and data to that new provider. Marsh's CloudProtect is a scalable risk transfer solution customized for each client based on its unique exposures, defined through Marsh's comprehensive risk analyses.

Who it's for:

- Any and all companies that use and rely upon "cloud computing" services from third parties

What you get:

- Indemnification of your loss from a disruption or interruption in cloud computing services
- Loss includes costs incurred by the insured in the procurement of services from—and transition of its software, information, and data to—a new cloud provider

PRODUCT HIGHLIGHTS

- Acts as an enhancement to your cyber policy, addressing your company's reliance upon vendors across the entire spectrum of your operations.
- Provides coverage for your company's business income loss and extra expenses resulting from interruption in service from a cloud provider.
- Key elements of covered loss can include:
 1. loss of income;
 2. costs incurred by you in the procurement of services from a new cloud provider; and
 3. costs associated with transitioning to the new provider.
- Coverage can be provided either to address the risk of only key vendors of an insured or on an "all risk-all vendor" basis.

For more information about Marsh CloudProtect and other solutions from Marsh, visit marsh.com, or contact your local Marsh representative.

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MARSH'S COMPREHENSIVE RISK ANALYSIS

Marsh's risk analysis is a scalable approach that enables you to better understand, identify, and quantify your risk exposure. Speak with your local Marsh representative to learn more about our proprietary analysis.

Risk Assessment

Marsh's experts work with your company's various stakeholders to complete an information security self-assessment tool. The tool helps you gain an understanding of how you manage your cyber risks including risks created by migration into the cloud.

Risk Mitigation

Marsh Risk Consulting (MRC) can work with your company to outline a technology and process roadmap that considers your business requirements in the context of current technologies in place, allowing you to gain a more comprehensive understanding of how information flows throughout your organization.

Risk Transfer

Marsh works in concert with leading insurers on your behalf to craft a customized risk transfer solution addressing the full spectrum of network security, technology, and privacy perils, including those arising from the interruption in the cloud service.

CLOUD COMPUTING SERVICE INTERRUPTIONS

Cloud services can experience interruptions and disruptions for any number of reasons, a sample of which includes the following:

- Malicious code or denial of service attack
- A breakdown in technology infrastructure not caused by physical damage, such as: lost connectivity with the vendor, inability to access the Internet, etc.
- An interruption in trading due to an intellectual property injunction against a cloud provider
- The actions or failure to act by a rogue employee of the cloud provider
- Failure of the cloud provider to successfully back up data
- Insolvency on the part of the cloud provider