

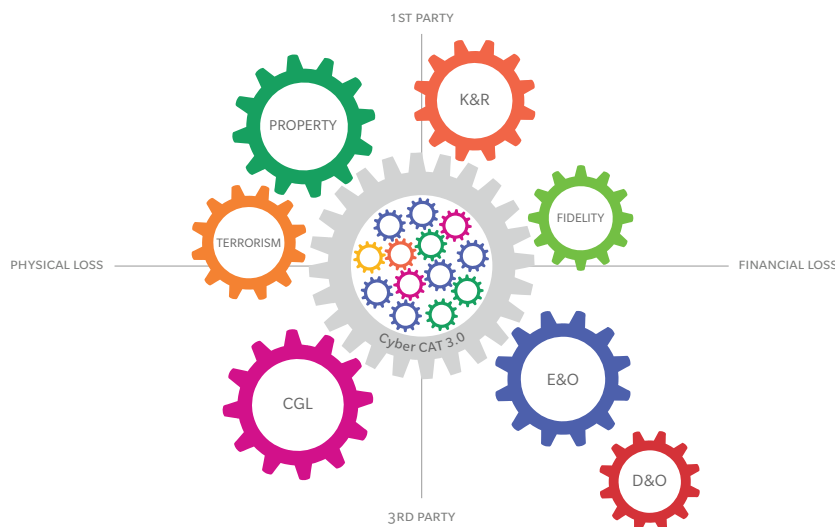
CYBER CAT 3.0: BROAD COVERAGE FOR EVOLVING CYBER RISK



ROBUST CYBER PROTECTION ALIGNED WITH YOUR BUSINESS NEEDS

Cyber risks are constantly evolving, as are the scale, scope, and severity of cyber-attacks. They can disrupt your supply chain, shut down operations, and damage property, data, and other critical assets. The financial losses alone can reach billions of dollars, but traditional insurance has not kept pace with the changing risk landscape.

Marsh created Cyber CAT 3.0 to address this need: it starts with the premise that your technology risks are covered — not excluded — by your insurance. Cyber CAT 3.0 provides broad, robust protection for cyber and technology risks, including business interruption and supply chain disruption, and for liabilities and direct losses associated with technology failures and data breach.



Who it's for

Organizations in any industry, anywhere in the world Marsh does business:

- Seeking cyber coverage beyond typical privacy exposures.
- Capable of taking a \$1 million+ SIR.
- Looking to buy \$50 million+ limits.

What you get

- Streamlined, proprietary policy wording that maximizes protection across a range of cyber risks by seeking to provide:
 - › Simpler coverage review.
 - › Easier placement.
 - › Easier claims resolution.
- Broad coverage for technology and cyber risks.
- \$1.8 billion in global capacity.
- Wording aligned with traditional coverage to mitigate gaps and avoid overlaps.

CYBER CAT 3.0 COVERAGES

Cyber events can threaten your business, not just your computer systems. Cyber CAT 3.0 takes an expansive view of cyber risk — covering a wide array of technological risks that can affect your organization’s operational and financial performance. Cyber CAT 3.0 offers broad protection, including coverages not typically available in commercial cyber insurance policies:



Business income/Extra expense, with specific coverage for contingent business interruption loss resulting from a technology failure at third parties such as suppliers, commercial customers, or utility providers.

- + Reputational loss: Business interruption due to loss of trust in the wake of a cyber event. *New*
- + Optional “0” hour waiting period. *New*
- + Extra expense can include cost to upgrade computer system. *New*



Data asset protection, including indemnification for damage to tangible/physical property caused by a cyber event.

- + Bricking: replacement cost of hardware rendered non-functional by a cyber event. *Enhanced*
- + Costs to reconfigure and/or rebuild computer systems and networks. *New*



Event management, including coverage for expenses associated with providing proof of loss to insurers.



Cyber extortion coverage for costs of consultants and extortion monies for threats to cause a covered loss.



Privacy liability for failure to prevent unauthorized access, disclosure, or collection of confidential information, or for failure by others to whom such information was entrusted. Also includes liability for improper notification of a privacy event.



Network security liability for a failure of network and computer systems’ security to prevent or mitigate the impact of a cyber event.



Health care industry, aggregated coverage enhancements focused on technology and cyber risks faced by health care organizations. *New*



Privacy regulatory expenses to defend an action or investigation by a regulator due to a privacy event or security incident, including indemnification for any fines or penalties assessed.

- + Regulatory coverage, including EU GDPR. *Enhanced*



Media liability for online libel, slander, disparagement, misappropriation of name or likeness, plagiarism, and trademark and copyright infringement.



Internet of Things coverage for negligence in the design or manufacture of an IoT product and/or service.



Property damage to tangible property caused by a cyber event.



Bodily injury and property damage liability resulting from a cyber event.



Professional services liability for negligence in rendering professional services, including technology errors and omissions liability and miscellaneous professional liability.

- + FinTech errors and omissions. *New*

Marsh’s Cyber Practice by the Numbers

50+ cyber colleagues, among more than 300 FINPRO colleagues

20+ years in the cyber insurance market

\$625 million+ in cyber insurance premiums placed globally

3,500+ cyber and E&O clients

To learn more, contact your Marsh representative or the Marsh Cyber Practice:

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