Aligning Protection With Your Business Needs

Businesses’ growing reliance on technology and data brings increased risk exposures and vulnerabilities. These perils can disrupt your supply chain, shut down operations, and damage property, data, and other critical assets. The financial losses can reach billions of dollars, as evidenced by recent large-scale malware attacks.

Yet, despite the growing scale and severity of cyber events, traditional insurance has not kept pace. And, some insurers are beginning to restrict cyber coverage, either sublimiting or expressly excluding it in general liability and property policies.

Marsh has enhanced its market-leading Cyber CAT form to respond to these fast-evolving risks and align with your changing business needs. Cyber CAT 4.0 starts with the premise that your cyber and technology risks are covered — not excluded — by your insurance, and now offers even broader protections.

**WHO IT’S FOR**
Organizations in any industry, anywhere in the world Marsh does business:

- Seeking broad 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 for a wide range of cyber risks by seeking to provide:

- Coverage for new and evolving technology risks.
- Clear and concise wording.
- Simpler coverage review.
- Easier placement.
- More efficient claims resolution.
Cyber CAT 4.0 Offers Comprehensive Protection

Cyber CAT 4.0 offers comprehensive protection, including coverages not typically available in commercial policies for cyber and technology risks, for liabilities and direct losses associated with technology failures and data breaches, and for newly emerging risks.

- **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. *Enhanced*
  - + Reputational loss: Business interruption due to brand damage or loss of trust in the wake of a cyber event. *Enhanced*
  - + Optional “0” hour waiting period.

- **Data asset protection**, including indemnification for damage to tangible/physical property caused by a cyber event.
  - + Bricking: replacement or upgrade costs of hardware rendered non-functional by a cyber event. *Enhanced*

- **Preservation and protection expenses** to temporarily protect or preserve information assets or computer systems against an imminent threat or system failure. *New*

- **Employed lawyers professional liability** coverage for the unique malpractice risks faced by in-house or consulting counsel. *New*

- **Event management**, including coverage for expenses associated with providing proof of loss to insurers.
  - + Breach management expenses for identity theft education and assistance services, including credit, health care record, fraud alert, password management, and social media monitoring services. *Enhanced*

- **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 the EU GDPR and the California Consumer Privacy Act. *Enhanced*
  - + Information security law coverage for claims in connection with laws established for the security and protection of information systems. *New*

- **Property damage** to tangible property caused by a cyber event.
  - + Damage or loss to third-party data, including confidential information, caused by physical injury to or loss of use of tangible property. *New*

- **Professional services liability** for negligence in rendering professional services, including technology errors and omissions liability and miscellaneous professional liability. *Enhanced*
  - + Service credits. *New*

- **First-party crime and diverted receivables** for losses resulting from fraudulent or diversionary payment instructions, theft of information assets, and cryptojacking. *New*

**ADDITIONAL INCLUDED COVERAGES:**

- **Cyber extortion**
- **Media liability**
- **Network security liability**
- **Privacy liability**

**ADDITIONAL AVAILABLE COVERAGES:**

- **Bodily injury and property damage liability**
- **Internet of Things**
- **Tailored coverage for the energy, healthcare, manufacturing, rail, retail, and other industries**

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MARSH’S CYBER INSURANCE PRACTICE BY THE NUMBERS

**80+ DEDICATED CYBER COLLEAGUES, AMONG MORE THAN 300 FINPRO COLLEAGUES.**

**PLACING MORE THAN $750 MILLION PREMIUMS ANNUALLY.**

**PIONEER OF 30 YEAR-OLD CYBER INSURANCE MARKET.**

**MORE THAN 6,000 CYBER AND E&O CLIENTS.**

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

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