

CYBER PRACTICE

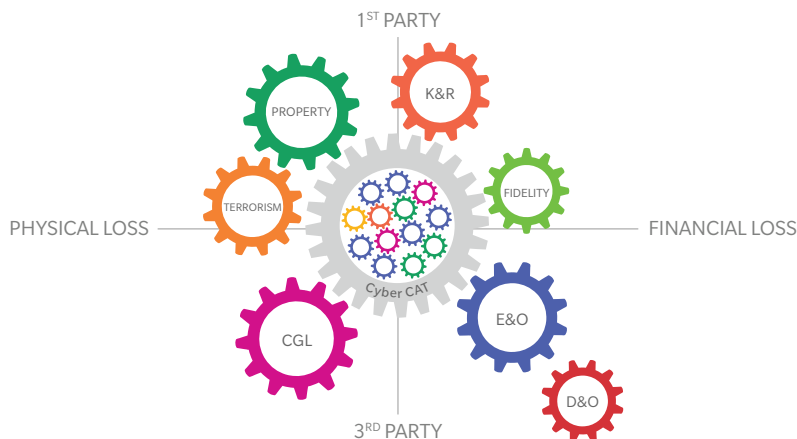
Cyber CAT 2020: Broad Coverage for Fast-Evolving Cyber Risks

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 now restricting cyber coverage, either sublimiting or expressly excluding it in general liability and property policies.

Marsh has enhanced its market-leading Cyber CAT form for 2020 to respond to these fast-evolving risks and align with your changing business needs. Cyber CAT 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, tailored to your unique risk profile.
- Clear and concise wording.
- Simpler coverage review.
- Easier placement.
- More efficient claims resolution.


Cyber CAT Coverages


Cyber CAT 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.
 - + Reputational loss: Business interruption due to brand damage or loss of trust in the wake of a cyber event.
 - + Zero 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.

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

-  **Cyber extortion** to respond to expenses and liability resulting from ransomware and other extortion events.


-  **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.


-  **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.
 - + Information security law coverage for claims in connection with laws established for the security and protection of information systems.

ADDITIONAL INCLUDED COVERAGES:


-  **Media liability**
-  **Network security liability**
-  **Privacy liability**

ADDITIONAL AVAILABLE COVERAGES:


-  **Silent Cyber Bridge** coverage tailored to address claims and losses that are excluded by a “silent cyber” endorsement.
 - + Property Damage
 - + Bodily Injury liability


-  **Data Damage liability** resulting from damage to insured’s data by a physical event.

-  **Employed lawyers professional liability**

-  **First-party crime and diverted receivables**

-  **Internet of Things liability**

-  **Professional liability**
 - + Technology Errors and Omissions
 - + Miscellaneous Professional Liability

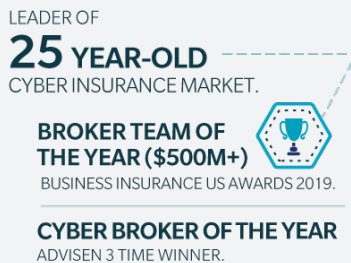
-  **Industry tailored coverages** designed to meet the unique needs of different industries.

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MARSH’S CYBER INSURANCE PRACTICE BY THE NUMBERS



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

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