



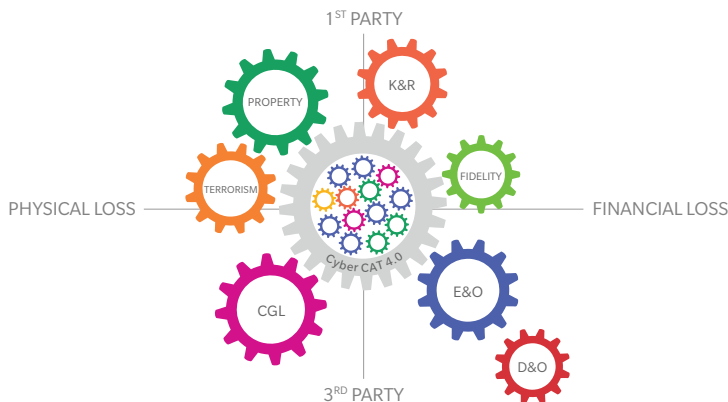
CYBER PRACTICE

Cyber CAT: Broad Coverage for Retailers, Wholesalers, and Food and Beverage Companies

Business interruption is a critical risk for retailers, wholesalers, and food and beverage firms. A cyber event or technology outage that disrupts operations or supply chains can result in significant revenue loss and extra expense. Yet only 31% of retail, wholesale, or food and beverage organizations are highly confident in their ability to successfully manage a cyber-attack.*

The adoption of new and emerging technologies to power retail, wholesale, and food and beverage operations — artificial intelligence, Internet of Things, robotics, and industrial automation — creates new points of exposure to access and impair critical systems, networks, and hardware. And the ubiquity of mobile apps and devices drives an ever higher volume of transactions and customer data across the internet.

Marsh tailored our proprietary Cyber CAT coverage to address the specific risks of retailers, wholesalers, and food and beverage companies. It starts with the premise that your technology risks are expressly covered — not excluded — by your insurance. Supported by nearly \$2 billion in market capacity, Cyber CAT responds to fast-evolving cyber exposures by aligning coverage around the risks that arise from the use of technology and data in the daily operations of retailers, wholesalers, and food and beverage companies.



WHO IT'S FOR

Retailers, wholesalers with retail operations, and food and beverage companies seeking to:


- Obtain cyber coverage beyond typical privacy exposures.
- Protect against large losses with a \$2.5 million or greater self-insured retention.
- Place large limit programs (\$50 million+) for cyber risk.

WHAT YOU GET


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

* Marsh Microsoft 2019 Global Cyber Risk Perception Survey

Cyber CAT Coverage for Retailers, Wholesalers, and Food and Beverage Companies


 **Business income/extra expense**, with specific coverage for contingent business interruption loss resulting from technology failure at third parties such as suppliers, commercial customers, or utility providers; and coverage for dependent business interruption affecting insured's supply chain, including loss of sales revenue to wholesale customers. Loss calculation considers seasonality, where applicable.


- + Reputational loss: Business interruption due to loss of trust in the wake of a cyber event.
- + Optional "0" hour waiting period, including losses incurred at supply and distribution centers, in-store, and online.


 **Breach management expenses** include loss resulting from an unauthorized alteration in the specification of the price of goods, for example due to a hack.


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


- + Regulatory and privacy event coverage (including the EU General Data Protection Regulation) including wrongful data collection not tied to a breach.

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


 **Internet of Things** coverage for use of an IoT product and/or service for distribution, inventory, and warehouse operations.

 Broad **payment card information** coverage for items such as chargebacks, fraud recoveries, PCI forensic investigations, master service agreement violations, and service fees.

 **Event management expenses**, including coverage for expenses associated with providing proof of loss to insurers, as well as for labor, overhead, call centers, and other costs related to response and management of a breach event and data restoration incident.

 **Privacy liability**, including coverage for costs of coupons, discounts, and goodwill payments in settlements and costs.

In addition to the tailored coverages listed above, Cyber CAT offers these general coverages:

 **Data asset protection**, including costs of bricking replacement and to rebuild/reconfigure systems and networks.

 **Network security liability.**

 **Cyber extortion.**

MARSH'S CYBER PRACTICE BY THE NUMBERS

40% of the top 100 retailers use Marsh as their risk management partner of choice.*

6,000+ cyber and E&O clients.

200 global cyber professionals.

Leader of **25** year-old cyber insurance market.

\$930 million+ in cyber insurance premiums placed globally.

*Top retailers as ranked by the National Retail Federation.

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

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