

# Insurance Tenacity

## with Cyber Ingenuity

A cyber event can quickly cripple a company's operations. QCyberProtect, QBE's comprehensive cyber policy, provides bespoke coverage that guards against loss arising from current and emerging cyber risks.

### Our modular Cyber policy can include coverage for:

- Network Security and Privacy Liability Coverage (inc PCI-DSS)
- Privacy Regulatory Proceeding
- Online Media Liability
- Event Expense & Bricking
- Network Extortion
- Business Interruption & Dependent Business Interruption, plus claims preparation costs
- Consequential Reputational Loss
- Reward Fund
- Cryptojacking
- Social Engineering

### Risk appetite

**Broad capacity for cyber risk:** from companies with fully outsourced IT networks to those with complex, large-scale IT systems.

**Limited or restricted appetite for:** public entities/ municipalities, education, healthcare, energy, utilities, and cryptocurrency.

For more information about how our cyber insurance can help protect your business, please contact one of these QBE representatives:

#### Victor Meins

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### Coverage highlights

- Worldwide protection
- 20% acquisition threshold, 90 days to notify
- Betterment expenses
- Definition of claim includes non-monetary relief
- Blanket waiver of subrogation when required by contract
- 60-day automatic extended reporting period
- Coverage for liquidated damages if not in excess of the insured's liability
- Event expenses include costs to temporarily store the insured's electronic data at a third-party host location



### Target size

At least EUR 12.8m in turnover, or currency equivalent, with either more than 250 employees or balance sheet total higher than EUR 6.2m.

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