

Cyber Complete

Complete confidence. Complete cover.

Cyber risk continues to evolve - and so has our Cyber proposition. We've refreshed the policy to reflect today's threat landscape, align with market standards, and help make the cover clearer and easier for you and your clients to navigate.

Broader access to the full policy limit

We've reduced sub-limits, increasing clarity for your clients and helping to make the cover easier to explain.

Full protection every time

"Any One Claim" basis of settlement included as standard*, supported by a single excess for the policy period - delivering strong protection and predictable costs, even if multiple incidents occur. Immediate crisis support is available **without an excess**, helping your clients act quickly when incidents occur.

Simplified policy terms and clearer conditions

We've removed outdated exclusions, refreshed key definitions, introduced a standard 60-day reporting period and clarified several exceptions.

*subject to certain underwriting criteria



Stronger Business Interruption (BI) Protection

We've strengthened our Business Interruption cover to better reflect how modern businesses operate, including protection for wider supply chain events:

- **Full system failure for Outsourced Serviced Providers**
- **Critical Supplier and Critical Customer BI** (optional) to address supply chain dependencies
- **Additional Increased Costs of Working included as standard**
- **Time Franchise** - once the waiting period is exceeded, cover applies from the start of the event
- **Explicit cover for Voluntary Shutdown** when systems are intentionally taken offline to contain an incident
- **Interim BI payments on account included as standard** to support cashflow during recovery



Theft of Client Funds now covered

Cyber-enabled financial loss remains one of the most significant exposures for businesses. Our expanded crime protection now includes:

- Theft of client funds
- Broader protection for social engineering scams
- A refreshed Cyber Crime definition for added clarity

All changes listed apply to Cyber Complete unless otherwise indicated. For full details or to discuss how these enhancements apply to your policy, please contact your Aviva representative.



Affirmative AI & Deepfake cover

Our wording provides protection for newer forms of cyber threat, including **AI-driven cyber attacks, targeted deepfake events, and digital impersonation**, offering greater clarity in scenarios where traditional wordings may leave room for interpretation.



Reputation Protection

Online risk and reputational damage can spread fast online. Our policy includes **built-in cover as standard**, which helps reinstate public records after **corporate identity fraud**, provides 24/7 access to reputation specialists for online incidents, and responds to **targeted deepfakes** with coordinated crisis support and take-down action.



Strengthened Cover for SMEs

Additional enhancements on our Digitally Traded Cyber Complete Product:

- Turnover threshold increased to £100m
- Limit of Indemnity increased to £5m
- Additional £5k Crime excess removed
- Telephone hacking limit now available up to £250k
- Expanded appetite for media trades (excl. Multimedia cover)

We've also made some enhancements to our Cyber Respond product to address the cyber risks faced by smaller businesses, with added cover for **corporate identity fraud** and **telephone hacking** (auto-included with Crime cover).