



The right cyber protection

Based on your feedback, we've enhanced our Cyber cover and we're now pleased to offer a number of new features and benefits.

Use this checklist to see how our newly improved cover compares against your client's existing cover.

It will help you in ensuring they have the right cyber insurance in place, to deal with the after-effects of a wide range of cyber threats.

Cover	Aviva's policy	Existing policy
Breach Response		
Experts <ul style="list-style-type: none"> • 24/7/365 Incident Response • cover for costs of an incident manager • cover for costs of specialist IT forensics • cover for costs of specialists to resolve the event • legal support to guide your client through a data security breach • support with any regulatory reporting required 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Notification Costs Following a data security breach: <ul style="list-style-type: none"> • provision of a telephone helpline for affected individuals • cover for costs to notify and provide identity fraud monitoring services to affected individuals • 12 months of credit monitoring services • cover for costs of any regulatory reporting required 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Reputation Management <ul style="list-style-type: none"> • cover for costs of public relations consultants to minimise adverse publicity following a loss 	<input checked="" type="checkbox"/>	
Resilience Improvements <ul style="list-style-type: none"> • cover for the additional costs to improve the resilience of your client's computer system, following a loss, to prevent a similar incident in the future 	<input checked="" type="checkbox"/>	
Criminal Reward Fund <ul style="list-style-type: none"> • cover for a reward, paid by your client, which leads to a conviction or the recovery of a financial loss following a covered cyber event (where reimbursable by law) 	<input checked="" type="checkbox"/>	
First Party – Business Loss		
IT Systems and Data Following a virus, hack or denial of service attack including cryptojacking: <ul style="list-style-type: none"> • cover for the cost of reinstating, recreating or restoring data, software or websites • cover for the cost of repairing or replacing damaged computer equipment even if the equipment is insured elsewhere 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Cyber Terrorism	<input checked="" type="checkbox"/>	
Business Interruption <ul style="list-style-type: none"> • cover for any reduction in revenue • cover for any increase in the cost of working • cover for loss of future customers due to reputational damage following a cyber event. • no limiting restoration period • 8 hour time excess 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	

Cover	Aviva's policy	Existing policy
<p>Business Interruption cont.</p> <p>Outsourced Service Providers</p> <ul style="list-style-type: none"> business interruption cover includes interruption to your client's contracted providers of information technology, data hosting or data processing services as standard <p>System Failure</p> <ul style="list-style-type: none"> cover for reduction in revenue and increase in the cost of working as a result of an unintentional and unplanned malfunction or outage of your client's computer equipment <p>Optional Covers</p> <p>Customers and Suppliers Extensions for certain risks:</p> <ul style="list-style-type: none"> cover for the reduction in revenue and increase in the cost of working as a result of a cyber event which directly affects your client's customers' or suppliers' computer equipment 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
<p>Cyber Extortion</p> <ul style="list-style-type: none"> cover for a cyber extortion payment (where insurable by law) cover for theft of a cyber extortion payment cover for costs incurred to resolve the cyber extortion 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
<p>Manufacturing and other Industrial Processes</p> <ul style="list-style-type: none"> cover extended to include equipment controlling or monitoring any manufacturing or other industrial process 	<input checked="" type="checkbox"/>	
<p>Regulatory Fines and Penalties</p> <ul style="list-style-type: none"> cover for lawfully insurable regulatory fines and penalties imposed on your client, following a breach of data protection regulations. cover for legal costs to respond to or defend action taken by a regulatory body 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
External Cyber Crime (Optional)		
<p>Unauthorised Use of Computer Equipment</p> <ul style="list-style-type: none"> cover for financial loss resulting from the unauthorised use of your client's computer equipment by a third party 	<input checked="" type="checkbox"/>	
<p>Social Engineering Fraud</p> <ul style="list-style-type: none"> cover for financial loss resulting from a third party inducing or deceiving your client's employee by impersonating or falsely claiming to be another person or organisation 	<input checked="" type="checkbox"/>	
<p>Funds Transfer Fraud</p> <ul style="list-style-type: none"> cover for financial loss resulting from a fraudulent instruction sent to your client's bank 	<input checked="" type="checkbox"/>	
<p>Telecommunications Fraud (optional)</p> <ul style="list-style-type: none"> cover for charges payable to your client's telecommunications supplier due to the unauthorised use of their telecommunications systems 	<input checked="" type="checkbox"/>	
<p>Corporate Identity Fraud</p> <ul style="list-style-type: none"> cover for the costs and expenses incurred to correct or reinstate public records following fraudulent modification, alteration or theft of your client's identity. 	<input checked="" type="checkbox"/>	

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Theft of Personal Money <ul style="list-style-type: none"> cover for the loss of personal money due to unauthorised access to your client's computer network, including partners, directors and employees 	<input checked="" type="checkbox"/>	
Virtual Currency <ul style="list-style-type: none"> included within financial loss 	<input checked="" type="checkbox"/>	
Third Party – Liabilities		
Network Security <ul style="list-style-type: none"> cover for claims made against your client due to negligent transmission of a virus cover for your client's failure to prevent unauthorised access that results in a denial of service attack 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Data Privacy <p>Cover for claims made against your client due to:</p> <ul style="list-style-type: none"> breach of confidence or misuse of individuals private information or personal data breach of data protection regulations loss, disclosure or destruction of third party confidential commercial information resulting in financial loss 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Multimedia <p>Cover for claims made against your client due to:</p> <ul style="list-style-type: none"> plagiarism or infringement of any trademark, registered design or copyright defamation, libel and slander Media Removal Costs <ul style="list-style-type: none"> cover for costs to remove your client's online content which avoids or mitigates a multimedia liability claim against them 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Payment Card Industry <p>Following non-compliance with payment card industry data security standards due to a personal data breach:</p> <ul style="list-style-type: none"> cover for fines, penalties and assessment costs cover for recertification and reissue of cards 	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Additional Benefits		
<ul style="list-style-type: none"> minimum £1,000 excess depending on trade no excess is payable if the advice provided by incident response is able to resolve the issue free counselling service for affected employees following a cyber event access to a range of Cyber specialist partners at discounted prices free 2 hour cyber risk management consultancy session with an Aviva Risk Management Consultant* incident response line available whether actual or suspected incident cover applies to all forms of data whether electronic or physical <p>*For policyholders paying over £5000 premium</p>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	