



The right cyber protection

Aviva Cyber Respond is our new lower-cost cyber product, designed with very small businesses in mind; businesses that are exposed to cyber threats but wouldn't have the resources or capability to deal with a potential incident. These are typically customers with less than 10 employees and a turnover of less than £1 million.*

This checklist demonstrates which covers are included within this new product, compared to those that are covered in our existing Aviva Cyber Complete offering.

Use this with your customers, alongside the policy documentation, to help them understand what is and isn't covered, allowing them to make an informed decision about the level of cover that's right for them.

*Eligibility may also depend on trade.
This product may not be suitable for all customers in this category.

Cover	Aviva Cyber Respond	Aviva Cyber Complete	Other provider
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"/>	<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"/>	<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"/>	<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"/>	<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"/>	<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"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Cyber Terrorism	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Increased cost of working	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Business Interruption <ul style="list-style-type: none"> • cover for any reduction in revenue • 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"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	

Cover	Aviva Cyber Respond	Aviva Cyber Complete	Other provider
External Cyber Crime continued. 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"/>	<input checked="" type="checkbox"/>	
Virtual Currency <ul style="list-style-type: none"> included within financial loss 	<input checked="" type="checkbox"/>	<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"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Data Privacy Cover for claims made against your client due to: <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"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Multimedia Cover for claims made against your client due to: <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"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Payment Card Industry Following non-compliance with payment card industry data security standards due to a personal data breach: <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"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
Additional Benefits			
<ul style="list-style-type: none"> Minimum excess Excess not applicable if advice provided by incident response is able to resolve the issue Incident response line available whether actual or suspected incident Cover applies to both electronic and physical data Legal helpline and support available at no additional cost Counselling service for affected employees following a cyber event available at no additional cost. Free cyber and data risk management materials and resources Access to a range of cyber specialist partners available at preferential rates Free 2 hour cyber risk management consultancy session with an Aviva Risk Management Consultant* <p>*For policyholders paying £5000 premium</p>	£0 <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"/> <input checked="" type="checkbox"/> NA	£1000 <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"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	