

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.



Cover	Aviva Cyber Respond	Aviva Cyber Complete	Other provider
Breach Response			
Experts			
• 24/7/365 Incident Response	\checkmark	\checkmark	
cover for costs of an incident manager	\checkmark	\checkmark	
cover for costs of specialist IT forensics	\checkmark	\checkmark	
cover for costs of specialists to resolve the event	\checkmark	\checkmark	
legal support to guide your client through a data security breach	\checkmark	\checkmark	
support with any regulatory reporting required	✓	\checkmark	
Notification Costs			
Following a data security breach:			
provision of a telephone helpline for affected individuals	\checkmark	\checkmark	
 cover for costs to notify and provide identity fraud monitoring services to affected individuals 	✓	✓	
12 months of credit monitoring services	\checkmark	\checkmark	
cover for costs of any regulatory reporting required	\checkmark	\checkmark	
Reputation Management			
 cover for costs of public relations consultants to minimise adverse publicity following a loss 	V	V	
Resilience Improvements			
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	X	V	
Criminal Reward Fund			
• 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)	×	✓	
First Party – Business Loss			
IT Systems and Data			
Following a virus, hack or denial of service attack including cryptojacking:			
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	<u></u>	<u></u>	
Cyber Terrorism	V	✓	
Increased cost of working	V	V	
Business Interruption			
cover for any reduction in revenue	X	\checkmark	
• cover for loss of future customers due to reputational damage following a cyber event.	X	\checkmark	
no limiting restoration period	X	\checkmark	
8 hour time excess	X	\checkmark	

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Business Interruption continued.			
Outsourced Service Providers			
 business interruption cover includes interruption to your client's contracted providers of information technology, data hosting or data processing services as standard 	X	\checkmark	
System Failure			
 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 	X	✓	
Optional Covers			
 Customers and Suppliers Extensions for certain risks: 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 	X	V	
Cyber Extortion (including Ransomware)			
cover for a cyber extortion payment (where insurable by law)	X	\checkmark	
cover for theft of a cyber extortion payment	X	\checkmark	
cover for costs incurred to resolve the cyber extortion	\checkmark	\checkmark	
Manufacturing and other Industrial Processes			
• cover extended to include equipment controlling or monitoring any manufacturing or other industrial process	X	✓	
Regulatory Fines and Penalties (where insurable by law)			
 cover for lawfully insurable regulatory fines and penalties imposed on your client, following a breach of data protection regulations. 	X	✓	
cover for legal costs to respond to or defend action taken by a regulatory body	×	\checkmark	
External Cyber Crime (optional)			
Unauthorised Use of Computer Equipment			
 cover for financial loss resulting from the unauthorised use of your client's computer equipment by a third party 	✓	✓	
Social Engineering Fraud			
• 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	✓	✓	
Funds Transfer Fraud			
• cover for financial loss resulting from a fraudulent instruction sent to your client's bank	\checkmark	\checkmark	
Telecommunications Fraud (optional)			
• cover for charges payable to your client's telecommunications supplier due to the unauthorised use of their telecommunications systems	X	V	
Corporate Identity Fraud			
 cover for the costs and expenses incurred to correct or reinstate public records following fraudulent modification, alteration or theft of your client's identity. 	×	✓	

Cover	Aviva Cyber Respond	Aviva Cyber Complete	Other provider
External Cyber Crime continued.			
Theft of Personal Money			
 cover for the loss of personal money due to unauthorised access to your client's computer network, including partners, directors and employees 	✓	✓	
Virtual Currency			
included within financial loss	\checkmark	\checkmark	
Third Party – Liabilities			
Network Security			
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	X	V	
Data Privacy			
Cover for claims made against your client due to:			
breach of confidence or misuse of individuals private information or personal data	X	✓	
breach of data protection regulations	×	<u></u>	
 loss, disclosure or destruction of third party confidential commercial information resulting in financial loss 	×	<u></u>	
Multimedia			
Cover for claims made against your client due to:			
plagiarism or infringement of any trademark, registered design or copyright	X	\checkmark	
defamation, libel and slander	X	\checkmark	
Media Removal Costs			
 cover for costs to remove your client's online content which avoids or mitigates a multimedia liability claim against them 	X	V	
Payment Card Industry			
Following non-compliance with payment card industry data security standards due to a personal data breach:			
cover for fines, penalties and assessment costs	X	\checkmark	
cover for recertification and reissue of cards	×	✓	
Additional Benefits			
Minimum excess	£0	£1000	
Excess not applicable if advice provided by incident response is able to resolve the issue	\checkmark	\checkmark	
Incident response line available whether actual or suspected incident	<u> </u>	$\overline{\checkmark}$	
Cover applies to both electronic and physical data	V	V	
Legal helpline and support available at no additional cost	V	V	
 Counselling service for affected employees following a cyber event available at no additional cost. 	\checkmark	\checkmark	
Free cyber and data risk management materials and resources	\checkmark	V	
Access to a range of cyber specialist partners available at preferential rates	\checkmark	\checkmark	
 Free 2 hour cyber risk management consultancy session with an Aviva Risk Management Consultant* *For policyholders paving £5000 premium 	NA	V	
 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 	✓ ✓ NA	✓ ✓ ✓	and ust Authority