

The right **cyber** **protection** for you



Use this checklist to compare covers from Aviva's Cyber Respond and Cyber Complete products, alongside other providers.

Cyber Respond is designed with very small businesses in mind; typically customers with less than 10 employees and a turnover of less than £1 million.*

Cyber Complete is suitable for larger SMEs and mid-market organisations, with a turnover of up to £500 million.

*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"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input 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"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input 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"/>	<input 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"/>	<input 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"/>	<input 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"/>	<input type="checkbox"/> <input type="checkbox"/>
Cyber Terrorism	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Increased cost of working	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

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<p>Business Interruption continued.</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"/>	<input type="checkbox"/>
<p>Cyber Extortion, including Ransomware (optional)</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"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input 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"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Regulatory Fines and Penalties (where insurable by law)</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"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input 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"/>	<input checked="" type="checkbox"/>	<input 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"/>	<input checked="" type="checkbox"/>	<input 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"/>	<input checked="" type="checkbox"/>	<input 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"/>	<input checked="" type="checkbox"/>	<input 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"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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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"/>	<input type="checkbox"/>
Virtual Currency			
<ul style="list-style-type: none"> included within financial loss 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> 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 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 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> breach of data protection regulations 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> loss, disclosure or destruction of third party confidential commercial information resulting in financial loss 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> defamation, libel and slander 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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 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 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> cover for recertification and reissue of cards 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Additional Benefits			
	£0	£1000	
<ul style="list-style-type: none"> Minimum excess 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Excess not applicable if advice provided by incident response is able to resolve the issue 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Incident response line available whether actual or suspected incident 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Cover applies to both electronic and physical data 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Legal helpline and support available at no additional cost 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Counselling service for affected employees following a cyber event available at no additional cost. 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Risk Management Support			
<ul style="list-style-type: none"> Free cyber and data risk management materials and resources 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Access to a range of cyber specialist partners available and preferential rates 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Cyber risk assessment services. Speak to us or email armscyber@aviva.com to find out what's most suitable for your business. 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>