

# Excess of Loss

## Cyber cover

Cyber crime has become a disruptive and costly problem for businesses of all sizes across a wide range of industries. Having an Excess of Loss top-up policy could provide your client with sufficient levels of cyber cover to safeguard the financial stability of their business in the event of a major loss. If the primary insurer is unable to offer the limit of indemnity required, our Cyber Excess of Loss cover could provide the additional insurance to enable full protection.

### Cover

Our Excess of Loss insurance is designed to protect customers who require a limit of indemnity above the limit that's provided by their primary policy.



### Key highlights

- ✓ Full-follow form coverage and protection of up to £5m above the primary layer
- ✓ 24/7 incident response team to provide advice or start the recovery process
- ✓ Direct access to an experienced team of cyber underwriters
- ✓ Aviva Risk Management Solutions is an integral part of our cyber proposition. Our dedicated risk consultants use a range of techniques & tools to help mitigate your clients exposure to cyber risk

### Appetite

- Available for SMEs to large multinational companies.
- Broad risk appetite across the Professional Services, Retail & Wholesale, Manufacturing and Construction sectors.
- UK and international domiciled clients – but excluding US domiciled risks.
- Able to follow the majority of primary insurers wordings.

	SME / Mid-Market (<£500m t/o)	Corporate (>£500m t/o)
Maximum capacity	£5m	£10m
Minimum attachment	£2m	£20m
Insured domicile	UK only (including overseas subsidiaries)	UK, EEA, Canada, Australia
Target risks	Professional Services, Retail & Wholesale, Manufacturing and Construction sectors	Professional Services, Retail & Wholesale, Manufacturing and Construction sectors
Exclusions	>40% overseas revenue, payment processors, utility companies, public bodies, universities, primary healthcare	>50% US Revenue, payment processors, utility companies

### Find out more

For more information get in touch with your usual Aviva underwriting contact.

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