



# DUAL

## Cyber suite product profile

### What's Cyber liability and privacy protection, and who should buy it?

Cyber Liability & Privacy Protection insurance is designed to address the exposures insureds face when using the internet, email, websites, computer programs and, in particular, from storing private information about their clients.

# What do we cover?

## Third party claims

From failure to keep data secure, including claims for compensation, investigations, payment of fines and penalties. We'll also pay defence costs and legal representation expenses.

## Business interruption

Reimbursement for lost income, as well as necessary expenses incurred to maintain operation of the business as a result of the interruption.

## Response costs

Reimbursement of the insured's own costs, including monitoring costs, post-event consulting costs, data restoration, notification costs, public relations costs, and legal representation expenses.

## Key automatic extensions

Cover is also available for botnetting and phreaking expenses plus cyber extortion demands. We also offer cover for court attendance costs and hardware repair or replacement costs.

## Social engineering and cyber fraud

Cover for social engineering and cyber fraud is also available as an optional extension, subject to underwriting criteria.

Refer to policy wording for a full description of cover available.

## Breach response team

When you purchase a cyber policy, what you're really buying is the expertise of the specialists who will assist you in the event of a claim.

We've partnered with the Cyber Incident Management Team (CIMT) to manage all cyber incidents from initial notification through to resolution. The CIMT are technical cyber insurance professionals who only handle the management of cyber incidents to ensure the best outcome for the insured.



# Our product

Please contact your local DUAL underwriter for pricing.

## Cyber

SMEs based in New Zealand



Up to \$50 million turnover



\$250,000 to \$2 million limits



Pricing from \$810+

Based on our Cyber Liability & Privacy Protection wording.

## Ease of transaction

Our cyber product suite is available on the WebRater. The WebRater is a full policy life cycle online platform, which allows brokers to obtain instant cyber\*\* quotations and bindings 24 hours a day, 365 days a year.

### Questions?

For further details on our Cyber protection, please contact your local DUAL underwriter.

## Helping you do more

New Zealand | +64 9 973 0190

[dualinsurance.com](http://dualinsurance.com)

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\*Social engineering and cyber fraud, and contingent business interruption cover available for an additional EP and with a sublimit up to \$250,000. \*\*Selected industries are excluded from the WebRater and will require manual underwriting through the branch. For a list of excluded industries from the WebRater, please contact your local DUAL underwriter. This document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full policy wording for a full description of the terms and conditions. This policy summary does not form part of the policy terms and conditions.

