



## CYBER LIABILITY AND PRIVACY PROTECTION APPETITE GUIDE

As digital landscapes evolve rapidly and cyber threats grow increasingly sophisticated, every Australian business, regardless of size, industry, or online presence, is now at risk of a cyber attack.

A comprehensive cyber insurance policy is now an essential element of an effective cyber risk management strategy, providing businesses with an effective method of safeguarding assets and real time assistance with managing the potentially devastating fallout of a cyber attack.

DUAL is proud to be a longstanding provider of cyber insurance for small to medium enterprises in Australia, having first entered the market in 2013.

Over that time, we have supported our clients with the management of over 1,500 claims and circumstances and have covered a total of over \$31 million in paid cyber insurance claims.

### WebRater Appetite:

DUAL offers a simple and straightforward method of obtaining cyber insurance terms through our online [WebRater portal](#) for organisations with **revenues of up to \$50m**, and for **limits up to \$2m**.

DUAL understands that every business is exposed to cyber risk, so we now have over **900 occupations available** through the WebRater.

### Through our team of underwriters we also offer:

- **Primary** cyber insurance **limits of up to \$5m** for organisations with annual **revenues up to \$350m**
- **Excess limits of up to \$10m** for organisations with annual **revenues up to \$1b**

Our policy wording offers broadform coverage for losses resulting from a multitude of cyber events, with coverage available for incidents affecting on premises and cloud hosted systems, system failure and human error, social engineering and funds transfer fraud, contingent business interruption, as well as 24/7 incident response support provided by our dedicated incident response provider CIMT

More information on DUAL's policy coverage is available [here](#).



## Target industries include:

- **Professional Services**
  - Architects
  - Accountants
  - Law Firms
  - Real Estate
  - Mortgage Brokers
  - Management Consultants
  - Recruitment Consultants
- **Labour hire**
- **Retail / Wholesale / Importing – including online retail**
- **Manufacturing**
- **Mining**
- **Commercial Property Owners**
- **Advertising and Marketing**
- **Design**
- **Construction**
- **Software Development and Sales**
- **Trade Services – Builders, electricians, plumbers, carpenters**
- **Not for Profit and Religious Organisations**
- **Medical Centres**
- **Sports Organisations**

\* Subject to meeting underwriting criteria.

## Outside of Appetite:

### Non-preferred and restricted occupations include:

- Adult Entertainment Industry
- Virtual Currencies
- Social Media
- Data Aggregators/Analytics/ Data Processor Services/ Data Warehouse Services
- Insurance Companies/Brokers/Agencies
- Pay Day Lenders
- Managed Service Providers & Cloud Service Providers
- Web Hosting Services
- Internet Service Providers/ Telecommunications



## FIND OUT MORE

For further details on our Cyber product, please contact your local DUAL Underwriter.

DUAL Australia does not accept any liability arising out of any reliance on the information in this fact sheet. We urge you to consult your insurance broker, the Insurance Council of Australia or the Australian Financial Complaints Authority (AFCA) for further information. If you are unable to resolve any issues that you may have, you may need to obtain independent legal advice.

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