



CYBER PRODUCT PROFILE

What is

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?

1. Third Party Claims:

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

2. Business Interruption:

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

3. 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.

4. Key Automatic Extensions:

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

5. Social Engineering & 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.

DUAL New Zealand has partnered with Cyber Incident Management Team (CIMT) to manage all cyber incidents from initial notification through to resolution. CIMT are technical cyber insurance professionals who solely 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 Domiciled in New Zealand

- ✓ **Up to 50M turnover**
- ✓ **250k - 2M limits**
- ✓ **Pricing from \$810++**

Based on DUAL Cyber Liability and Privacy Protection Wording

*Social Engineering and Cyber Fraud, and Contingent Business Interruption cover available for an additional EP and with a sublimit up to \$250,000.

Ease of Transaction

DUAL's Cyber product suite is available on the DUAL 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.

*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.



Product Profile: Cyber 01.24

FIND OUT MORE

For further details on our Cyber product, 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.

DUAL New Zealand Limited | Auckland

Tel: +64 09 973 0190 www.dualnewzealand.co.nz

Part of the DUAL International Group