

# Cyber & Privacy Insurance

## Practice Notes for Brokers

### Introduction

We are proud to introduce you to our SME cyber & privacy solution combining comprehensive cover with a simplified application process, instant online indications and industry leading (Australian) incident response service.



### Features & Benefits

- **100% Lloyd's security.**
- **Comprehensive cover (spread over 9 sections)**
  - *Social engineering automatically included*
- **Instant online [indications](#) and simplified application process**
- **Unlimited Retro Cover**

*Most data breaches are discovered long after they first occur. Our policy is one of the very few to offer full cover for events that occur prior to the first inception date of the policy, aligning cover with the point when you first discover the breach rather than when it first occurred.*
- **Double your Social Engineering sub-limit**

*As an added bonus, social engineering sub-limits are automatically doubled if the Insured uses both internal (eg. user name & password) and external (eg. Google Authenticator or SMS code send to mobile phone) methods for accessing their server (or their cloud hosted environment).*
- **Supply chain coverage**

*Cover (damage, restoration and BI) is automatically extended to respond to insured events occurring at the Insured's cloud provider.*
- **Some of the lowest excesses in the market**

### Target Risks

Our product is aimed at businesses with turnovers not exceeding \$30m (although we can accommodate larger turnovers on a case-by-case basis). We have a very broad appetite in terms of occupations. For a list of occupations we generally avoid, please refer to our [website](#).

### Standard Limits and Excesses

Sum Insured	\$250k	\$500k	\$1m
Social Engineering (no 2FA/DFA/MFA)	\$100k	\$100k	\$250k
Social Engineering (with 2FA/DFA/MFA)	\$200k	\$200k	\$500k
Excess	\$500	\$500	\$1k
BI Time Excess	8hrs	8hrs	8hrs

Sum Insured	\$2m	\$3m	\$5m
Social Engineering (no 2FA/DFA/MFA)	\$250k	\$250k	\$250k
Social Engineering (with 2FA/DFA/MFA)	\$500k	\$500k	\$500k
Excess	\$1k	\$5k	\$5k
BI Time Excess	8hrs	8hrs	8hrs

### Incident Response Service

We have teamed up with **Clyde & Co** who we believe have the best incident response team in Australia. They have been operating their 24/7 incident response hotline for over 6 years and have managed over 1,000 cyber incidents. Clyde & Co have a carefully selected panel of over 75 local vendors ranging from forensic IT experts through to PR companies. Please refer to our [website](#) for full details.

### How to Contact Us

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