



## CYBER INSURANCE

### PROTECT YOURSELF AND YOUR BUSINESS AGAINST CYBERATTACKS WITH CYBERPRO INSURANCE

CyberPro is a stand-alone cyber insurance product which is suitable for nearly all clients in most industry sectors in Canada, and can be adapted to specific needs and requirements. Coverage is provided on a modular basis, with independent insuring agreements, tailored to an insured's needs.

#### WHAT ARE THE COVERAGE DETAILS?

- Policy Form – Claims-made and reported
- Policy Period – Annual policies
- Territory – Worldwide
- Independent Insuring Agreements (modules)
  - Security and Privacy Breach
  - Multimedia and Intellectual Property Liability
  - Network Interruption and Recovery
  - Physical Damage, Physical Loss and Debris Removal
  - Event Support Expenses
  - Privacy Regulatory Defence and Penalties
  - Network Extortion
  - Electronic Theft, Computer Fraud and Telecommunications Fraud
  - Social Engineering Fraud
  - Reputational Damage

#### WHAT ARE THE POLICY FEATURES?

- Voluntary Notification
- Reputational harm
- Crisis management and brand re-establishment
- Most favorable venue language
- 80/20 hammer clause
- Forensic costs up to the full policy limit
- Programming and human error
- Full prior acts
- Claims and breach response services are managed by Ascent Underwriting
- Risk management services, education and training offered through CyberClan, including a one-hour free consultation, a breach response web portal and a knowledge center on breach response

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## ADDITIONAL COVERAGES AVAILABLE

- Costs to cover Payment Card Industry fines and penalties
- Business interruption and data restoration coverage extension to external vendors
- Notification costs in excess of the policy limits
- Deductible Waiver for risks that qualify
- Coverage for the repair or replacement of computer hardware (bricking)

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## DATA BREACH SERVICES THROUGH CYBERCLAN (FORMERLY NETWORK TEST LABS)

- 24/7 Cyber Breach Response Hotline, provided by CyberClan, a Canadian cyber security expert
- Offered exclusively to CyberPro policyholders to assist with better managing a cyber and network security stance:
  - **Free one-hour Cyber Security Consultation** – Weaknesses in information security can jeopardise your mission, threaten your profitability, and invite fines and penalties from regulatory bodies.
  - **Free online Cyber Security Training** – Employees are the best line of defence in protecting the organisation from cyberthreats. Training needs to be comprehensive, memorable and adaptable to the ever-changing environment and limited time
  - **End Point Monitoring - Free 15-day trial** – Protect your company from devastating cyberattacks with industry leading end point protection
  - **One-time Phishing Simulation** – Find out what percentage of your users are prone to phishing with your free Phishing Security Test
  - **One-time Automated Vulnerability Assessment** – Test, investigate and analyse vulnerabilities on public internet-facing devices and web applications with a vulnerability assessment

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## HOW ARE CLAIMS HANDLED?

Claims are managed by Ascent Underwriting, an Optio Company, a coverholder for certain Lloyd's underwriters, A-rated insurers (A.M. Best et S&P).

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## WHAT OTHER INSURANCE SOLUTIONS DO WE OFFER?

- Architects & Engineers Professional Liability
- Builders Risk and Wrap-Up Liability
- Commercial General Liability
- Commercial Property Insurance
- Commercial Umbrella Liability
- Crime Insurance
- Directors & Officers Liability
- Employment Practices Liability
- Environmental & Pollution Liability
- Errors & Omissions
- Fiduciary Liability
- Group and Retiree Benefits

Visit us at [victorinsurance.ca](http://victorinsurance.ca) to learn more.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.