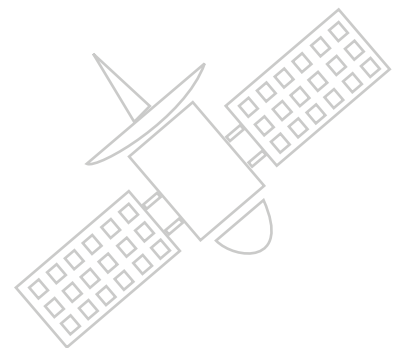


# CYBER RISK



# INSURANCE



100% REINSURED BY CERTAIN  
UNDERWRITERS AT LLOYDS OF LONDON

## CYBER RISK

Data is the new currency of business and making sure your information does not end up in the wrong hands is top priority.

Hackers have become very skilled in breaching an organization's database and networks.

Companies worldwide are under constant pressure to protect their data from new and evolving cyber threats. Implementing security protocols and procedures as part of a cyber prevention strategy is important, however your business also needs a cyber insurance policy that will respond if and when an attack or a data breach occurs.

## AFFORDABLE AND BUSINESS CRITICAL COVERAGE YOU CAN RELY ON WHEN YOU NEED IT MOST.

- Customized coverage options
- Tailored to your company's level of Risk
- Single policy for all cyber liabilities
- For companies of all sizes
- Industry specific cyber risks
- Risk management and assessment teams

UP TO: **USD \$10,000,000**

**SECURE YOUR DATA.  
PROTECT YOUR BUSINESS.  
AND YOUR CUSTOMERS.**



# KNOWING YOUR ORGANIZATION'S LEVEL OF RISK

First step to cyber security and risk management is determining your company's vulnerability to a cyber attack or breach. Any business using internet services is exposed to cyber risk and the more technology oriented your company is the higher your exposure.

1. Does your business collect and store information?
2. What is the nature of the information collected?
3. How is this information kept, shared, and disposed of?
4. What are the applicable industry privacy laws and regulations

## POLICY BENEFITS:

### Business Interruption Coverage due to:

- Loss of revenue or sales
- Increased Cost of Operations
- Network Interruption or Corruption

### Business Remediation Expenses for:

- Data Loss and Restoration
- Forensic Investigation
- Legal and Defense Costs
- Identity and Credit Monitoring
- Public Relations Crisis Management
- Notification of Breach
- Extortion Costs
- Civil Penalties and Fines

### Liability Coverage for:

- Loss or damage of private/non-public third party data
- Privacy Liability to customers, employees & other third parties
- Breach or unauthorized use of third party system/network
- Transmission of virus or malicious code to third party networks



# IN THE EVENT OF A CYBER ATTACK, IS YOUR COMPANY PREPARED?

**DO NOT LET A HACKER DISRUPT  
YOUR BUSINESS AND HARM  
YOUR REPUTATION.**



**A CYBER RISK POLICY CAN HELP ABSORB THE COSTS  
THAT ARE ASSOCIATED WITH A DATA BREACH.**

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# REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

## Lloyd's Financial Market Ratings

**A<sup>+</sup>**

STANDARDS & POOR'S A+ (Strong)  
FITCH RATINGS A+ (Strong)

**A**

A.M BEST A (EXCELENT)





## CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN  
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