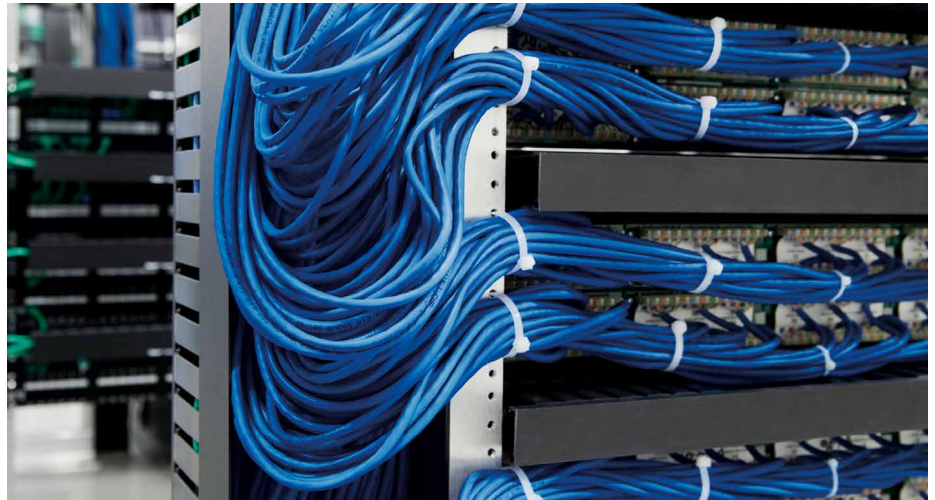


# Zurich Cyber Security & Privacy Insurance

Cyber risks can lead to the loss of sensitive data and the interruption of business operations. Zurich offers customized solutions to protect companies against the consequences of cyber risks.



## Your benefits at a glance

- Insurance solution for medium, large and international companies
- Worldwide protection against the financial consequences of cyber risks
- Access to experts to analyze risks (pre-breach) and in the event of a loss (post-breach)
- Broad coverage for first-party losses, third-party losses, business interruption and direct financial losses.

## Who benefits from the Zurich Cyber Security & Privacy solution?

- Medium, large and international companies that want to protect themselves against the financial consequences of cyber risks.
- Zurich International Program solutions offer reliable global service to international companies.
- Our captive services offer solutions for cyber risks in the area of alternative risk transfer.

## What does the Zurich Cyber Security & Privacy solution cover?

- We offer customized risk analysis services through our partner network and participate in costs if insurance coverage is purchased through Zurich.
- Zurich supports you through broad coverage for potential losses, including data losses, business interruption, or direct financial losses from cyber risks.
- Zurich provides companies with comprehensive assistance in the event of cyber incidents and supports in dealing with the consequences. Our 24/7 worldwide crisis management service is at your disposal. Upon request, we arrange for specialists and assume the costs to restore your systems.

The following coverage is offered tailored to individual risks:

#### **General:**

- 24/7 cyber event management with access to verified IT and other service providers
- Coverage for your own computer network, as well as that hosted by IT and administrative service providers
- Coverage of computer components in industrial control systems, production equipment and medical devices
- Intentional acts by employees are included (excluding crime coverage)
- Worldwide coverage
- Inclusion of gross negligence and waiver of cancellation in the event of a loss
- International Program (IPZ) and captive solutions

#### **Digital asset replacement and betterment costs:**

- Resulting from a cyber event
- Disaster recovery, computer forensics and removal of malware
- Restoration or replacement of digital assets
- Replacement of damaged hardware (bricking)
- Measures to improve security (betterment)

#### **Business income loss and extra expenses:**

- Resulting from a cyber event or a system failure
- Resulting from a voluntary shutdown to prevent further damage
- Resulting from a formal order by a competent authority as a result of a data protection violation
- Coverage for net loss of profits and extra costs to maintain operations

#### **Cyber crime and extortion:**

- Cyber extortion payments, costs and reward payments
- Cyber fraud through fake payment instructions by third parties (social engineering)
- Cyber theft through manipulation of computer systems by third parties (e-banking hacking)

#### **Third-party liability:**

- Loss, theft or unauthorized disclosure of data, irrespective of whether a cyber event
- Violation of data protection laws, including DSG and GDPR
- Infringement of copyrights and trademarks resulting from electronic publishing
- Defense costs
- Regulatory proceedings, as well as fines and penalties
- Contractual penalties in the event of a breach of PCI-DSS standards
- Payments to consumer protection organizations
- Inclusion of external service providers and suppliers

#### **Privacy breach costs and crisis management costs:**

- Resulting from a cyber event
- Computer forensics and analysis for discovering a cyber event
- Determination of indemnification obligations
- Notification for affected individuals or regulatory authorities, including voluntary notification
- Call center, credit card and identity monitoring services for affected individuals
- Goodwill campaign costs for affected individuals
- Planning and implementation of public relations campaigns

#### **Reputational damage income loss:**

- Resulting from negative communication about a cyber event
- Coverage for net loss of profit due to loss of customers

We would be happy to advise you personally in this matter. Simply contact your nearest Zurich agency, call us toll-free at 0800 80 80 80 or contact your broker directly.  
[www.zurich.ch](http://www.zurich.ch)

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If the details in this factsheet differ from the valid General Conditions of Insurance, the latter shall take precedence.