



CITYNET

LLOYD'S BROKER

# Cyber Solutions



We provide a fully tailored and comprehensive solutions in the ever-evolving world that is Cyber Insurance. The technology revolution has undoubtedly bestowed unprecedented levels of convenience and choice upon millions of people worldwide. However, in parallel, it has also extended the same advantages to the criminal underworld..

**In modern times, crime has evolved into cyberattacks and data breaches and cyber insurance is the way to protect against them by helping organisations mitigate financial losses and liabilities resulting from such events.**

Cyber insurance, also known as Cybersecurity insurance or Cyber liability insurance, is a type of insurance coverage that helps organisations mitigate financial losses and liabilities resulting from Cyberattacks and data breaches. It provides protection against risks associated with cyber threats, including hacking, data breaches, network security failures, and other cyber-related incidents.

## WHAT WE DO

- First-party covers - including incident response, cyber extortion, system damage and system business interruption
- Third-party (Liability) covers - including network security & privacy liability, regulatory fines and media liability
- Stand-alone excess layer policies
- Offer bespoke products, which can also include crisis management services

## WHAT TO LOOK FOR IN A CYBER POLICY

- Coverage Scope - understand what is covered and what is excluded under the cyber insurance policy
- Your clients needs are put first
- Policy limits - Determine the maximum coverage amount provided by the policy
- Risk assessment - conduct a comprehensive risk assessment of your business cyber vulnerabilities
- Pre-existing conditions - check if the policy covers pre-existing incident
- Incident response support
- Policy exclusions
- Sub-limits & deductibles
- Notification & reporting requirements
- Reputation & crisis management

## WHO IS THIS FOR

- Professional Service Firms including Accountants, Architects & Engineers, Attorneys, Business Process Outsourcing, Consultants, Real Estate, Insurance brokers
- Tech companies
- Construction companies
- Media
- Education
- Healthcare providers & Vendors
- Public entities
- Retail & Hospitality
- Utilities
- Manufacturing & Wholesale
- SME business through to multinational

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