

Allied World provides clients with a full suite of integrated end-to-end solutions designed to mitigate cyber risk exposures. Our Cyber insurance offers robust coverage including first and third party coverages, with Professional and Technology Errors and Omissions optional. As a market leader in Cyber, Allied World provides clients with the ability to tailor coverage and pre-breach risk management services for their specific needs.

**WHY ALLIED WORLD**

- Experienced cyber carrier since 2007; continually responding to the latest exposures and market needs
- Highly customizable policy form addresses the diverse needs of our clients
- Up to \$25M aggregate limit and no minimum premium
- Available on a Primary and Excess basis
- Claims Made for wrongful acts discovered during the policy period
- First party coverage on a discovery basis
- Dedicated Cyber Claims team with extensive experience handling cyber claims

**PRODUCT HIGHLIGHTS****Third Party Liability Coverage**

- **Network Security and Privacy Liability** includes full limit for Regulatory Defense, Fines and Penalties
- **Media Liability Coverage** includes online and offline media
- Optional **Professional Services Liability** AND **Technology Services Liability** coverage
- **Disciplinary Proceedings Coverage** available in addition to the policy limit of insurance, when Professional or Technology Services is also purchased

**First Party Coverage**

Pay on behalf of coverage provided for services or expenses required to respond to an incident.

- **Incident Response** includes:
  - First Dollar Breach Consultation
  - Data Forensics
  - Notification and Credit Monitoring
  - Public Relations
  - Available in addition to the *policy aggregate limit, subject to underwriting review*
- **Payment Card Industry (PCI) Expenses Coverage** up to full limits
- **Network Extortion Coverage**
- **Cyber Crime Coverage** includes:
  - Social Engineering Fraud
  - Telecommunications Fraud
  - Funds Transfer Fraud
- **Data Restoration Coverage** for digital assets restoration costs
- **Business Interruption and Extra Expense**
  - Provides insureds coverage from the time of disruption once the waiting period is met
  - System Failure Business Interruption
  - Contingent Business Interruption
- **Supplemental Expense Coverage** to deal with a wide variety of Cyber events and includes:
  - Expense reimbursement in preparing sworn proof of Loss, court costs, etc.
  - Dispute Resolution Costs (per diem and aggregate limits apply)
  - Public Relations Costs

**PRE-BREACH RISK MANAGEMENT SERVICES**

**Allied World//FrameWRX<sup>SM</sup>** helps clients take control with cyber risk management solutions as part of their cyber policy, at no additional cost. The FrameWRX team engages with clients through each element of the platform, coordinates scheduling and serves as a dedicated advocate throughout the process.

In addition to our online information portal (via eRiskHub), clients can select from a set of risk management services ranging from training, unlimited advice (virtual CISO), phishing exercise, cyber risk self-assessment, mobile security evaluation, table top exercise, vulnerability assessment, event logging and monitoring, and a CISO workshop.

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