

Insurance Tenacity

with Cyber Ingenuity

A cyber event can quickly cripple a company's operations. QCyberProtect, QBE's comprehensive cyber policy, provides bespoke coverage that guards against loss arising from current and emerging cyber risks.

Our extensive Cyber policy can include coverage for:

- Network Security and Privacy Liability
- Privacy Regulatory Proceeding
- Online Media Liability
- Event Expense & Bricking
- Network Extortion
- Business Interruption & Dependent Business Interruption, plus claims preparation costs
- Consequential Reputational Loss
- Reward Fund
- Cryptojacking
- Social Engineering

Risk appetite

Broad capacity for cyber risk: from companies with fully outsourced IT networks to those with complex, large-scale IT systems.

Limited or restricted appetite for: public entities/ municipalities, education, energy, utilities, and cryptocurrency.



Coverage highlights

- Worldwide protection
- 20% acquisition threshold, 90 days to notify
- Most favorable venue for damages
- Definition of claim includes nonmonetary relief
- Blanket waiver of subrogation when required by contract
- 60-day automatic extended reporting period
- Coverage for liquidated damages if not in excess of the insured's liability
- Event expenses include costs to temporarily store the insured's electronic data at a third-party host location



Target size

QBE clients range from small and medium-sized enterprises to global corporations, with **primary and excess capacity up to \$10M.**