

Zurich Cyber coverage for the construction industry

Construction companies face the gamut of cyber risks similar to all other businesses, from protecting personal information of employees to guarding important business and financial data. In addition, the risk of ransomware attacks and business interruption arising out of a cyber event is very real.



The challenge of managing cyber risk is complicated by the fact that contractors operate multiple job sites, with company staff, subcontractors, and other vendors typically entering and exiting work sites throughout the day.

These exposures can make construction firms particularly vulnerable.

The Zurich Cyber Insurance Policy is intended to help companies in all business segments protect themselves against cybersecurity risks. Now, Zurich's addition of a new, industry focused construction endorsement can expand the available coverages of the Zurich Cyber Insurance Policy to help address the specific risks faced by construction contractors.

Key coverages

Zurich's Cyber Construction Enhancement Endorsement can extend coverage to include:

- Privacy claims due to drone usage
- Expansion of Computer System to include drones and wearable equipment
- Expansion of the Definition of Software to include construction project planning software, platforms, tools, and systems, including:
 - Computer aided design software
 - Wrap software
 - Building information modeling tools
- "Missed bid" language may be made available to select risks

Building cyber resilience

In addition to the coverages provided by the Zurich Cyber Insurance Policy, Zurich works with contractors of all sizes to help improve cyber risk awareness and resilience. Through our relationship with Zeneth Technology Partners, we can provide

continuous network security monitoring and vulnerability management services.* Also, utilizing our own in-house Risk Engineering services we can help contractors design and implement full cyber security programs.

Cyber Risk Engineering Services for construction contractors

Zurich's team of skilled Cyber Risk Engineers offers insights and guidance for construction customers seeking to better understand, manage, and mitigate cyber risk. In addition to an effective safety program, we help contractors ensure they have a robust information security management system (ISMS) built on three pillars: people, process, and technology. Zurich works with you to provide:

People services, which includes:

- Board and C-suite education
- User awareness training
- Security team training
- Hiring practice security guidelines
- Access management

Process training, which includes:

- Cybersecurity strategy
- Capability roadmap
- Policies and procedures
- Management metrics for cybersecurity
- And more

Technology – solutions to existing technological problems or improvements in systems might be available on a case by case basis from leading security vendors and consultants with whom Zurich Cyber Risk Engineers regularly work.

Solutions can be provided through relationships Zurich Cyber Risk Engineers have with leading security vendors and consultants.

Learn more

For more information about the Zurich Cyber Insurance Policy and various cybersecurity solutions, contact your broker or visit our website: www.zurichna.com/cyber

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* As part of its Security and Privacy Policy coverage, Zurich will pay for a base level of services provided by Zeneth Technology Partners ("Zeneth") as set forth in the policy. You may also obtain additional services from Zeneth. However, you must contract separately with Zeneth for the receipt of the base services and any additional services. Zurich will pay for the base services which are included as part of your policy, but you are solely responsible for the payment for any additional services you elect to purchase. Zurich will not be a party to any agreement between you and Zeneth for the base services or additional services. Although Zurich has reviewed Zeneth and their services and believes them to be reliable, Zurich's review is not a substitute for your own due diligence. By using the Zeneth services, you assume all risks associated with such use.