

General market overview: Coverage for cyber event costs and liabilities

Under typical commercial insurance policies

This general market coverage comparison is a non-exhaustive overview based on current market experience and is generally based on typical policies of the type identified. It does not refer to specific coverages that are necessarily available under any particular Zurich policy or another company's policy. Actual cyber coverage that may be available under any of the types of policies identified here will vary from one insurance company to another and from policy to policy.

	Property	Commercial General Liability	Public Liability (UK)	Directors & Officers	Errors & Omissions	Cyber
Liability arising from a network security breach	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered
Liability arising from disclosure of personal information	Likely not covered	Likely not covered	Likely covered	Likely covered	Likely covered	Likely covered
Business income loss	Likely covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered
Data restoration	Likely covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered
Cyber extortion	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered
Crisis management and other breach costs	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered
Regulatory penalties	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered
Reward payments	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered
Protection and preservation of digital assets from impending loss	Likely covered	Likely not covered	Likely not covered	Likely not covered	Likely not covered	Likely covered

■ Likely covered
 ■ Likely not covered

Large, complex and centralized organizations may find captives to be effective tools for managing cyber and other insurance needs. Captives allow companies to pool a variety of business risks through customized reinsurance arrangements.

Risk managers generally prefer globally aligned, centrally controlled master programs for all exposures worldwide, including cyber risk. Zurich professionals help customers tailor programs to achieve greater control over their total cost of risk.

For more information about the Zurich Cyber coverage:

Contact your broker or visit our website www.zurich.com
(In the U.S., go to www.zurichna.com/cyber)

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