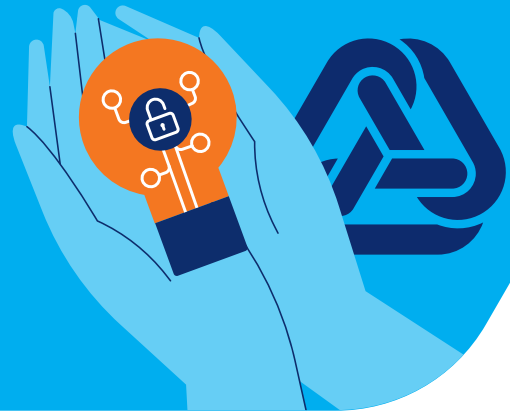


Cyber insurance that gets to the heart of what's at risk.



QCyberProtect, QBE's comprehensive cyber policy, provides tailored coverage for loss arising from current and emerging cyber risks. It's cyber insurance that lightens your load.

Our extensive Cyber policy can include coverage for:

- Network Security and Privacy Liability (incl. PCI-DSS)
- Privacy Regulatory Proceeding
- Online Media Liability
- Event Expense & Bricking
- Network Extortion
- Business Interruption
- Dependent Business Interruption
- Independent Forensic Accounting Costs
- Consequential Reputational Loss
- Reward Fund
- Cryptjacking
- Social Engineering, Invoice Manipulation, Telephone Fraud and Funds Transfer Fraud

Risk appetite

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

Broad appetite across all industry classes except public sector/government (federal, state, county, municipalities/councils, public schools, public healthcare, government agencies).



Coverage highlights

- Betterment expenses
- First Response cover (no retention payable on First Response Expenses for first 72 hours)
- Worldwide protection
- Coverage triggers for security event, system failure, and breach of confidential information
- 20% acquisition threshold, 90 days to notify
- Most favourable 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
- Qualifying waiting period for Business Dependent Business Interruption



Target size

QBE provides up to €10m in primary and excess capacity to **clients of all sizes, from SMEs to global corporations**, with custom solutions available for qualified accounts requiring expanded limits.

For more information on QBE Cyber coverage, contact:

David Warr
Portfolio Manager
+44 (0)20 7105 4604
david.warr@qbe.com

Will Finley
Senior Underwriter
+44 (0)20 3465 3371
william.finley@qbe.com

Tom Bond
Underwriter
+44 (0)20 7105 4504
thomas.bond@qbe.com

QBE European Operations

30 Fenchurch Street
London EC3M 3BD
+44 (0) 20 7105 4000

QBEurope.com

Jade Spire
Senior Underwriter
+44 (0)20 7105 5167
jade.spire@qbe.com

Sophie Grayling
Underwriter
+44 (0)20 7105 5141
sophie.grayling@qbe.com

Amy Simson
Underwriter
+44 (0)20 7105 5973
amy.simson@qbe.com