

| Coverage | Cyber Event Protection Policy |
|---|-------------------------------|
| This protection is triggered by these Cyber Events (including the threat of a Cyber Event) | |
| Crimeware | ✓ |
| Cyber Espionage | ✓ |
| Cyber Extortion | ✓ |
| Denial of Service | ✓ |
| Hacking | ✓ |
| Insider and Privilege Misuse | ✓ |
| Miscellaneous Errors | ✓ |
| Payment Card Skimming | ✓ |
| Physical Theft and Loss | ✓ |
| Point of Sale (POS) Intrusion | ✓ |
| Web App Attacks | ✓ |

| Coverage | Cyber Event Protection Policy |
|--|---|
| This protection provides coverage for Losses to your Business | |
| Business Interruption | ✓ |
| Indemnity Period | Options from 30 days up to 365 days |

| Coverage | Cyber Event Protection Policy |
|--|-------------------------------|
| This protection provides coverage for Losses to Others | |
| Legal Expense | ✓ |
| Settlements / Awards | ✓ |
| Damages | ✓ |
| Civil Fines and Penalties | ✓ |
| Mandatory Notice to Customers (incl Notifiable Data Breaches Scheme) | ✓ |
| Multimedia Injury | ✓ |

| Coverage | Cyber Event Protection Policy |
|--|-------------------------------|
| This protection provides coverage for Response Costs | |
| Extortion Costs / Ransomware Costs | ✓ |
| Virus Extraction | ✓ |
| Data Restoration Costs | ✓ |
| Data Securing Costs | ✓ |
| Customer Notification Costs | ✓ |
| External Management Costs (Public Relations and Crisis Management) | ✓ |
| Credit and Identity Theft Monitoring | ✓ |
| Pursuit Costs (to convict the perpetrator of an attack) | ✓ |

| Optional Coverage | Cyber Event Protection Policy |
|--|-------------------------------|
| Optional Coverages (various sub limits available) | |
| Contingent Business Interruption | ✓ |
| Cyber Theft (financial loss from a cyber theft) | ✓ |
| Telephone Phreaking (unauthorised access of your telephone system) | ✓ |
| Tangible Property (damage to your IT infrastructure) | ✓ |
| Joint Venture and Consortium Cover | ✓ |

| Policy Limits | |
|-------------------------------|---|
| Cyber Event Protection Policy | \$250,000 up to \$20m (Excesses from \$250) |
| Territorial Limits | Worldwide |
| Jurisdictional Limits | Worldwide excluding USA |