



# Cyber excess

Coverage highlights  
**Worldwide**



## Overview

Cyber risk is an exposure that no modern business can escape, and the financial impact of cybercrime, business interruption, and privacy events are now felt within all industries. Our Cyber Excess policy is designed to offer extra peace of mind for businesses who want to top up the cover and limits supplied by the primary policy.

### Who's it for?

Most businesses including healthcare providers, retailers, educational facilities, professional services firms, public entities, energy companies, transportation and logistics companies and financial services providers.

### What does it provide?

Up to 10m (\$/£/€) of excess cyber capacity with an automatic reinstatement of the excess limit as standard, protecting clients against the increasing likelihood of multiple cyber events in a single policy period.

### Optional primary policy top-up coverages:

- Side A – cover for lawsuits against directors and officers arising directly out of a cyber event where an in-force D&O policy excludes cyber claims
- Theft of funds – up to a 1m (\$/£/€) limit for the theft of funds of senior executive officers
- Cybercrime – a top up to the primary limit for wire transfer fraud
- Risk management services – complimentary access to CFC's full suite of pre and post-loss risk management tools, to be used in conjunction with those provided under the primary policy.

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*

# We're risk management fanatics

When businesses place their cyber insurance with us, they are getting a whole lot more than words on paper. We've teamed up with specialist providers from around the globe to offer all of our cyber policyholders, free of charge, a wide range of best-of-breed services aimed at improving security before crisis strikes.



## Prevent

### Phishing-focused training

Take advantage of our eLearning tool that tackles the human vulnerabilities in your business, equipping your team to identify and prevent phishing attacks and other social engineering campaigns.

### Cyber risk awareness videos

Educate yourself and your employees with access to a large library of engaging cyber risk awareness videos that cover a wide variety of scenarios, from business email compromise to cryptojacking.



## Detect

### Cyber risk rating report

Bitsight will review key features of your company's internet presence on request and provide you with a cyber security rating, allowing you to benchmark yourself against peers and competitors. This tool also gets you 30-day trial access to the BitSight Portal.

### Breach alerts

Our breach monitoring service continually searches the dark web for information specific to your organization and alerts you in real-time to possible breaches of your data.



## Respond

### Cyber incident response planner

Our unique toolkit combines multiple templates and practical advice to help you produce a tailored incident response plan in case the worst happens. By building a robust plan you can effectively reduce the impact of a cyber event and ensure all appropriate parties are engaged at the right time and in the right way.

## Incident response app

Using our award-winning app, **prevent incidents** by implementing advice from the "Ask the expert" service, **detect vulnerabilities** through tailored security alerts, and **effectively respond** to cyber attacks by notifying our experienced team instantaneously. Register on the App Store or Google Play using your CFC cyber policy number.



Want to protect yourself? Contact [cyberservices@cfcunderwriting.com](mailto:cyberservices@cfcunderwriting.com)