



Cyber**Contract**

# INSURANCE against cyber risks

After "prevention", risk covering is always the next step.

Good insurance policies have the substantial merit allowing people to progress, even choosing less familiar paths... living and doing business to the full. CyberContract offers companies a cast-iron total package of guarantees, so they forge ahead worry-free in the digital community & business of today & tomorrow. Our unique set of guarantees aims for total protections. Complete transparently, and based on proven local expertise.



**LIABILITY**

**INTERRUPTION OF ACTIVITIES**

**CYBER CRIMINALITY**

**OWN DAMAGE AND COSTS**

**OPTION: LEGAL ASSISTANCE**

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Independent intermediary FSMA 113529A - RPR 0557.948.651 - BE02 0017 4242 4740

## Data liability and network security

As a company you run the risk of your ICT infrastructure being affected and data ending up in the wrong hands. A hacked information system can also be seriously damaged by criminals. Those criminals are moreover often aided by an insider: an employee – former or otherwise – acting out of desire for profit, dissatisfaction, external pressure or ignorance.

### ENSURED GUARANTEES

Our cyber-risks insurance covers defence costs and compensation to third parties resulting from:

- ✓ infringements on protecting personal and corporate data
- ✓ infringements by an outsourcer when processing data on behalf of your company
- ✓ a failing IT system or a security error
- ✓ a virus, malware received, etc.
- ✓ theft of data (copying), loss of data (deletion), change or damage and disclosure of data, blocking access to your own information
- ✓ Blocking access to own information



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## Multimedia liability

In this digitalised world, information be spread more rapidly than ever.

### ENSURED GUARANTEES

Our cyber-risks insurance also provides extremely complete cover for compensation to third parties such as:

- ✓ compensation due to libel, slander, contempt
- ✓ compensation due to an unintentional infringement on intellectual property rights (copyright, title, trade name, brand, domain name, etc.)
- ✓ damage due to plagiarism, embezzlement of ideas and data
- ✓ damage due to violation of privacy and public disclosure of private matters
- ✓ damage due to unfair competition in combination with slander and libel



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## Network interruption and loss of profit

The proper operation of your company hinges on the robustness of your ICT system. If your servers fail, your company collapses temporarily or otherwise resulting in considerable damage: no SME whatsoever survives three-month outage.

### ENSURED GUARANTEES

Our cyber-risks insurance covers your loss of net profit resulting from business interruption due to

- ✓ a security breach
- ✓ password theft
- ✓ an unplanned and unintended failure of your computer system



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## Cyber extortion, ransom, cyber theft and hacking of telephone systems

Knowledge is power. And information even more. Anyone getting hold of sensitive information is able to blackmail your with it or cause problems. And that can lead to sky-high ransom amounts.

### ENSURED GUARANTEES

If your company falls victim to real cyber criminality, our cyber-risk insurance provide solid cover with the aim of terminating a security threat of, among other things:

- ✓ crisis-management costs
- ✓ ransom payment
- ✓ compensation in the event of digital money or being stolen, or loss off material assets following illegitimate access to the computer system.
- ✓ Refund of call charges as a result of unauthorized access and use of a telephone system



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## Informing those involved

Your clients, suppliers and all parties involved whose data has been stolen, copied, altered or viewed are entitled to know what has happened to their data. You are liable for this if the data was on your server.

### ENSURED GUARANTEES

Our cyber-risks insurance intervenes for:

- ✓ costs for data investigation and gathering
- ✓ costs for notifying those involved

## Forensic investigation

Proving a cyber attack isn't straightforward, since traces of break-in are much less visible than with a physical theft. It nevertheless rests on your shoulders. Specialists are expensive, yet essential.

### ENSURED GUARANTEES

Our cyber-risks insurance covers the costs for hiring forensic specialists for proving a cyber-infringement, establishing the cause and formulating recommendations.



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## Image repair

It takes years to build up an impeccable reputation in the market. However, one well-aimed malicious report or one strategically leaked piece of information is enough to irrevocably tarnish that strong image.

### ENSURED GUARANTEES

Thanks to our cyber-risks insurance, you enjoy intervention for, among other things:

- ✓ costs and fees of independent advisors, who can prevent or mitigate the potentially adverse effects of a newsworthy cyber event. (e.g. legal advice, public relations services and crisis consultancy)
- ✓ costs and fees for services to mitigate potential damage to any individual 's reputation at the company (e.g. CIO)
- ✓ costs for a social media plan for elevating your reputation
- ✓ costs for buying back goodwill

## Credit management & ID monitoring

Your clients, suppliers and all parties involved whose data has been stolen, copied, altered or viewed might become a victim of credit or identity theft..... Monitoring services cost considerable sums of money.

### ENSURED GUARANTEES / INSURED COVER

- ✓ Costs and fees for credit monitoring services
- ✓ Costs and fees for consultants specialised in identity theft monitoring to identify possible misuse.
- ✓ Costs (including premium) for any ID theft insurance



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## Administrative obligations

It isn't just your damage and that of your clients that can increase considerably following a cyber attack. There is also the threat of hefty fines, and large invoices from your lawyers guiding you in the legal investigation.

### ENSURED GUARANTEES

- ✓ costs for legal advice and representation (what you should and shouldn't say to the supervisory bodies, etc.)
- ✓ Insurable fines and penalties levied by a data protection regulatory authority after the completion of the legal investigation

## Reconstitution of digital assets

A cyber attack or an unintended error by your supplier often leave a trail of destruction in your data. A lot of data has been damaged or deleted. And if it is all to be recuperated through a back-up (which often proves more difficult than thought), you lose a lot of time and money on reconstitution.

### ENSURED GUARANTEES

- ✓ repairing, locating and again creating data
- ✓ reproducing information via a back-up



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## OPTION: LEGAL ASSISTANCE

# Long & expensive proceedings?

Acquiring compensation following a cyber incident is often not straightforward: those files almost always end up in court. And what if you yourself are a victim and you want to claim the not insurable damage on the supplier that lost your data or allowed it to be stolen? Or you want to fire an employee who tweeted untruth information of your client? Or you have a disagreement on digital revenues with an administration authority? In that situation, what you need is a really good lawyer; and that also costs money.

### ENSURED GUARANTEES

As the only Belgian player, CyberContract offers you an optional extension of your cyber-risks insurance with the legal-assistance guarantee.

This way, we help you defend your interests if you also experience legal issues within the scope of a cyber incident.

Among other things, this guarantee covers:

- ✓ costs of criminal defence by the lawyer of your choice
- ✓ costs of a civil or labour-related lawsuit by the lawyer of your choice
- ✓ costs of a dispute with an insurer, administrative authority or contract partner

**Ensure yourself a good lawyer in the case of cyber incidents**



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