

# Cyber Enterprise Risk Management

CHUBB®



## **Who we target**

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We have an appetite for doing business with a broad range of customer segments from large multinationals to small business enterprises. We offer domestic and international solutions to a variety of industries and professions, including:

- Manufacturing Construction firms
- Professional services companies including law firms
- Healthcare
- Technology
- Utilities
- Retail
- Education
- Associations
- Public Entities
- Assest Managers/Financial Institutions
- Hospitality
- Wholesale and logistics
- Transportation

Please see our Cyber Appetite Guide for further information on target industries.

## **Limits we offer**

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- Flexible limits and capacities, depending on the insurance needs of the company
- Maximum aggregate capacity on a given risk is \$20m
- Up to US\$ 100m of capacity is available through Chubb's Global Cyber Facility

## **What we typically cover**

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- Business interruption loss due to a network security failure or attack, human errors, or programming errors.
- Data loss and restoration including decontamination and recovery.
- Incident response and investigation costs, supported by incident reporting hotline and local vendors.
- Delay, disruption, and acceleration costs from a business interruption event.

- Legal costs including exercising contractual indemnity.
- Crisis communications and reputational mitigation expenses.
- Liability arising from failure to maintain confidentiality of data.
- Liability arising from unauthorised use of your network.
- Network or data extortion/ blackmail (where insurable).
- Online media liability.
- Regulatory investigations and or enforcement proceedings expenses and fines/penalties (where insurable)

### What we exclude

- Bodily injury or property damage
- Malicious intent of representatives
- Patent infringement
- Direct loss from internet outage
- Unauthorised or wrongful collection of personal data

### Value Added Services

- 24/7/365 day incident response hot line
- Specialist vendor panel with local, regional and global capabilities
- Self help web portal called the eRisk Hub
- Empowered local underwriters
- The Chubb claims commitment

Each risk is different and the information above is general in nature. Please read the full policy terms and conditions when assessing coverage provided.

### Why Chubb?

- A global cyber practice, combining global and local expertise.
- Worldwide 24/7 incident response in local language with local vendor capabilities.
- Global network with our own operations in 54 countries.
- Superior financial strength with AA rating by Standard & Poor's and A++ by A. M. Best.
- Exceptional claims service.

### About Chubb in Malaysia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for individuals, families and businesses, both large and small through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has a network of 23 branches and more than 2,600 independent distribution partners (agents).

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