

# Product Disclosure Sheet

## Cyber Enterprise Risk Management (Version 2.2)

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Cyber Enterprise Risk Management (Version 2.2).

Other customers have read this PDS and found it helpful; **You should read it too.**

### 1. What is Cyber Enterprise Risk Management (Version 2.2) Policy?

This policy offers comprehensive protection for businesses against liabilities arising from cyber incidents, including network security failures, data breaches, cyber attacks, business interruption, data restoration, cyber extortion, and regulatory investigations. The policy also covers incident response costs, legal expenses, crisis communications, reputational mitigation, and third-party liability, providing robust support to help organizations manage, recover from, and mitigate the impact of cyber risks.

### 2. Know Your Coverage

You will receive the following **coverage**:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>Incident response expenses by reason of a cyber incident or business interruption incident, supported by a 24/7 multilingual incident reporting hotline service.</li> <li>Business interruption loss due to a business interruption incident.</li> <li>Data and system recovery costs due to a business interruption incident, including repair and recovery.</li> <li>Damages and expenses due to a cyber extortion event</li> <li>Damages and expenses due to a privacy and network security claim brought by reason of a privacy and network security wrongful act.</li> <li>Damages and expenses due to a media claim brought by reason of a media wrongful act.</li> </ul> <p>In addition, the following coverage extensions are automatically applied unless otherwise stated:</p> <ul style="list-style-type: none"> <li>Emergency Incident Response expenses incurred within first 48 hours of discovery of cyber incident or business interruption incident.</li> <li>Betterment Costs to replace or restore software or applications with newer, upgraded and/or improved versions of such software or applications</li> <li>Direct financial loss solely as a result of cyber crime</li> <li>Reward expenses to who provides information that leads to the arrest and</li> </ul>	<p>Claims resulting or arising from or related to:</p> <ul style="list-style-type: none"> <li>Incidents or circumstances that the insured already knew about before the policy started</li> <li>Legal actions or investigations that were already ongoing or known before the policy began</li> <li>Intentional wrongdoing, fraud, or criminal acts by the insured</li> <li>Discrimination, harassment, wrongful termination, or other employment-related issues</li> <li>Made by one insured party against another insured party under the same policy</li> <li>Solely from a breach of contract</li> <li>Return or refund of professional fees or charges</li> <li>Physical injury to people or damage to property</li> <li>Damage or loss of physical infrastructure</li> <li>Natural disasters like floods, earthquakes, or storms</li> <li>Claims arising from acts of war, terrorism</li> <li>Environmental pollution or contamination</li> <li>Damage due to normal wear and tear or gradual deterioration</li> <li>Infringement of patents or theft of trade secrets</li> <li>Intellectual property rights violations (other than patents/trade secrets)</li> <li>Misleading advertising or false statements about products/service</li> <li>The insured's products causing harm</li> <li>Trading losses or financial market activities</li> <li>Certain cyber crimes, such as theft of money or securities, unless specifically covered</li> <li>Actions taken by government authorities</li> <li>Anti-competitive behavior or unfair business practices</li> <li>Violations of communications decency laws</li> <li>Contests, lotteries, or games of chance</li> <li>Incorrect pricing, cost estimates, or financial projections</li> <li>Violations of specified United States statutes</li> </ul>

<p>conviction of any person responsible for the cyber extortion event</p> <ul style="list-style-type: none"> <li>Telecommunications fraud due to amount invoiced for unauthorised voice or data charges or unauthorised bandwidth</li> </ul>	
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The list of coverages and exclusions in this table is **non-exhaustive**. Please read your policy for the full list of terms and conditions.

The duration of coverage is 1 year. You need to renew your policy annually.

### 3. Know Your Obligations

For this insurance policy and any additional/optional cover requested, the exact premium sum will be determined based on various factors, including your business activity/ scope of work, limit of liability, total annual revenue/ contract value, control and risk management, location of risk, loss history in the past 5 years.

Please reach out to us/your servicing intermediary to obtain a quote.

#### You also have to pay the following fees and charges:

Stamp duty (if applicable)	RM 10.00
Commission (if applicable)	Maximum up to 25% of the premium
Other applicable charges	8% service tax

### 4. Other Key Terms

#### • Your duty of disclosure

Before this policy contract is entered into, varied or renewed, you have a duty to disclose to us any matter that:

- (a) You know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied; or
- (b) a reasonable person in the circumstances could be expected to know to be relevant.
- You must at your own expense take all reasonable steps and precautions in doing all things reasonably practicable to avoid or minimise any actual or potential loss arising from any claim.
- You should not admit liability, offer, promise or pay to claimant without our written consent.
- There is an Excess amount which you have to bear before we pay a claim. This is provided in the schedule of the policy.
- You must give written notice of a claim to us as soon as possible, but no later than 60 days either after the date any control group member first becomes aware of the claim, or if the policy is not renewed, the end of the policy period or extended reporting period (if applicable).

**Note:** This list is **non-exhaustive**. Please read your policy contract for the full list of terms and conditions.

### 5. Can I cancel my Policy?

Yes. You may cancel your policy at any time by giving 30 days written notice to us. Upon cancellation, if there are no claims notified under the policy, you are entitled to receive a pro rata refund of premium for the unexpired Policy Period subject to policy terms and conditions.

If You have any questions or require assistance on Your insurance product, You can:

Call Us at: 603-2058 3000

Visit Us at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>

Email Us at: [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)