

Zurich Cyber Insurance Policy

Highlights of Major Changes



- The new Zurich Cyber Insurance Policy contains 19 coverage options from which to choose.
- There have been no reductions in coverage from the Zurich Security and Privacy Protection Policy.
- Several optional coverages previously available only via endorsement have been incorporated into the Zurich Cyber Insurance Policy (see table below).

Coverage Enhancements

COVERAGE FEATURE	ENHANCEMENTS
General Data Protection Regulations Proceedings Coverage	<ul style="list-style-type: none"> • We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to affirmatively address the loss and defense costs associated in responding to a proceeding brought under the General Data Protection Regulation.
Payment Card Industry (PCI) Demand Coverage	<ul style="list-style-type: none"> • Previously only available via endorsement. • We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to respond to the loss and defense costs associated with allegations of noncompliance with PCI standards.
Reputational Harm	<ul style="list-style-type: none"> • Previously only available via endorsement. • We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to address the loss associated with the reduction in value of a business' reputation.

Coverage Enhancements

COVERAGE FEATURE	ENHANCEMENTS
System Failure	<ul style="list-style-type: none"> Previously only available via endorsement. We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to address the business income loss associated with computer system failure/loss of function. Expanded system failure coverage available via endorsement.
Voluntary Shutdown	<ul style="list-style-type: none"> Previously only available via endorsement. The Zurich Cyber Insurance Policy expands the definition of "Interruption of Service" to include the voluntary shutdown of a computer system to avoid unauthorized use or access.
Social Engineering Fraud	<ul style="list-style-type: none"> Previously only available via endorsement. We have included three separate Insuring Agreements within the Zurich Cyber Insurance Policy to address the loss associated with social engineering crimes.
"Betterment" of Computer System	<ul style="list-style-type: none"> Previously only available via endorsement. The Zurich Cyber Insurance Policy amends the definition of "Extra Expenses" to include coverage for upgrading/improving Computer Systems if a policyholder needs to install a more secure and efficient version of the affected computer system when recovering from an event.
Claims Avoidance Coverage	<ul style="list-style-type: none"> We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy with respect to the reimbursement of costs incurred in the prevention of a claim.

Zurich

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