

CYBER SAFEGUARD INSURANCE

In today's business world,
there's greater peace of mind
with cyber protection.



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP



MSIG Malaysia is part of the Mitsui Sumitomo Insurance Co., Ltd. network in Japan. The group has received strong financial ratings from leading ratings agencies, including Standard & Poor's and Moody's, and operates in over 42 global markets of which 14 are in Asia. With a nationwide network of 20 branches, we are one of the largest general insurers in Malaysia.

We know that everything you hold dear has your heart in it. That's why we make every effort to be active, confident, efficient and sincere. We go above and beyond to bring you a wide range of high-quality products and services backed by financial stability, a commitment to service excellence, and global expertise with local knowledge.

A member of MS&AD Insurance Group, MSIG is a licensed general insurer under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

More details at www.msig.com.my

South East Asia is now the fastest growing region in the world in terms of connections to the internet. With this rapidly changing landscape come new opportunities for hackers to exploit vulnerabilities in connected systems and data. These cyber threats are of primary concern to many businesses that rely on IT as a critical function of their operations. With the vital role that this plays in modern industries, it is important to choose a cyber insurance policy that understands the risks that business face and can deliver a timely response when an incident is discovered.

Within MSIG, we have the underwriting capability, first class claims service and access to expert incident response providers to deliver against cyber events that threaten the continuity and success of your business. Our flexible product structure allows you to purchase the cover that best fits your business's needs.

About Cyber SafeGuard

We insure a wide range of business for a variety of exposures that all have a dependency on IT and data in order to continue business as usual. These industries include:

- Arts, Leisure & Entertainment Venues.
- Construction.
- Education.
- Finance & Insurance.
- Food & Beverage Places.
- Healthcare.
- Hotels & Other Accommodation.
- Information Technology.
- Legal, Accountancy & Other Professional Service Firms.
- Manufacturing.
- Real Estate.
- Retailers (Inc. Online Retail).
- Transportation.
- Wholesale Trades.
- And many others.

Standard Cover

Investigation Costs

We cover the costs of an expert IT forensic investigation company to determine the cause and extent of a security breach.

Response Costs

We cover the costs incurred to adequately respond to the loss of personally identifiable information including, the cost of a public relations consultant to provide advice and assistance for the purpose of mitigating harm to the business; the cost of a legal firm to advise obligations under any law that requires you to provide notice to affected data subjects; the cost of providing notice to affected data subjects where the law requires or where there is a significant risk of harm; the cost of providing a call centre service for inbound calls from affected data subjects; the cost of providing an identity theft protection product to affected data subjects.

Restoration Costs

We cover the costs incurred in the recovery, restoration, input, configuration and/or replacement of your data assets that have been corrupted, erased, encrypted, damaged or destroyed as a result of a security breach.

Interruption

We cover business interruption losses including loss of profit and increased costs of working incurred as a result of a security breach or denial of service attack that impairs the availability of your computer systems or that result in an inability to reliably use your data assets that have been corrupted, encrypted or fail to perform their intended function.

Liability

We cover damages and claims costs arising from a breach of privacy or arising from a breach of security that results in the transmission of malicious code to a third party; the destruction of third party data assets stored by you; the use of your computer system in a denial of service attack; the prevention of authorised access to your computer systems.

Extortion Loss

We cover the cost of a payment made by you in order to terminate a threat to publish or sell personally identifiable or corporate information, destroy data assets or to impair the availability of computer systems as a result of a security breach. We also cover the cost of expert assistance to investigate and respond to the threat.

Regulatory

We cover regulatory penalties (where the law allows these to be recoverable through insurance) incurred as result of a privacy breach plus the costs incurred in the defence of the regulatory action against you.

Optional Enhancements

Interruption from Operational Error

This extends the triggering event for Interruption cover to include the errors of your own staff whilst maintaining, developing and installing your computer system.

Restoration Costs from Operational Error

This extends the triggering event for Restoration Costs cover to include the errors of your own staff whilst maintaining, developing and installing your computer system.

Media Liability

We cover damages and claims costs that arise from liability claims alleging defamation, intellectual property infringement, violation of privacy or plagiarism connected to the content of your website.

Personal Information Violation

We cover damages and claims costs that arise from liability claims alleging misuse of personal information by employees without the knowledge of executive management.

Payment Card Industry (PCI)

We cover PCI fines and PCI assessments incurred as a result of a breach of payment card data plus the cost of defending you against a claim for PCI fines and assessments.

Reputational Interruption Loss

We cover business interruption losses including loss of profit and increased costs of working arising from a loss of reputation following the media reporting of a breach of privacy or confidentiality by you.

Cyber Crime

We cover your direct financial loss sustained following the transfer of funds where a verification process has been followed, due to a fraudulent communication input into your computer systems as a result of a security breach.

IMPORTANT NOTE: THIS IS A SUMMARY OF COVER ONLY AND IT IS IMPORTANT THAT YOU TO READ THE FULL POLICY WORDING FOR ALL TERMS, CONDITIONS AND EXCLUSIONS AND TO SATISFY YOURSELF THAT IT MEETS YOUR REQUIREMENTS.

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For more information, please call MSIG
or contact your Insurance Adviser at:

