

### **Financial Lines**



As a pioneer in cyber insurance, we continue to offer our clients market-leading solutions that not only get businesses back on track after an incident, but also assist our customers to prevent losses in the first place. Our product offering and our claims expertise have made CyberEdge one of the leading cyber insurance policies available today.

#### Protecting revenue

#### "Hour Zero" Network Interruption

We want to make it as easy as possible to calculate the direct impact of a cyber event on our clients' revenue and profit. Once cover is triggered after the waiting period has elapsed and subject to the agreed level of retention, CyberEdge covers Network Interruption losses arising from the actual moment the cyber event occurs.

#### "Best of both-worlds" Network Interruption

Clients in different geographies may be subject to different methods of assessing business interruption losses. To make sure our clients, wherever they are, get the best settlement for their business, we can calculate the network interruption loss on either a gross profit basis or a net profit basis - whichever is the most appropriate for the client. Note that the specialist costs of calculating the loss can also be covered.

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#### **Proactive Cyber Mitigation**

We want to empower clients to proactively minimise the impact of a cyber event on their businesses as early as possible. Clients no longer have to wait until the waiting period is over before mitigation costs are covered, and under CyberEdge, once cover is triggered after the waiting period, any mitigation costs they have incurred from beginning of the cyber event are covered subject to the agreed level of deductible.

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#### When You Need to Shut it Down

CyberEdge recognises the realities of loss containment and that sometimes the best course of action (such as when ransomware is sending clients' data externally) may be to shut the network down, taking it offline to prevent further data loss. At the same time this may impact revenue and profit for some businesses - which can now be covered under our Network Interruption module.

# PLUS: Complimentary Tools and Services<sup>\*</sup> that make CyberEdge the leading cyber insurance solution available today.

## **Complimentary Tools & Services**

Complimentary tools and services are included with each CyberEdge policy for eligible clients\* to provide knowledge, training, security, and consultative solutions.

# Employee Cybersecurity eLearning and Phishing Simulation – Available in 11 languages

Timely and relevant eLearning courses tailored to employees' roles to reinforce your cybersecurity best practices.

#### **Phishing Simulator**

#### - Identify susceptible users & compare performance over time

Forming part of the eLearning tool, the phishing simulator delivers real world scenarios to reinforce learning and remediate behaviors.

# Blacklist IP Blocking and Domain Protection

#### - Reduces the attack surface up to 90% ahead of the firewall

Enables organisations to control their exposure to criminal activity by leveraging vast threat intelligence repositories, precision geoblocking, and black-list automation to reduce risk.

#### Infrastructure Vulnerability Scan

#### -Identification of high risk infrastructure vulnerabilities

Clients can select up to 250 of their IP addresses to be examined by experts to identify critical vulnerabilities that are open to potential exploits by cyber criminals, with a follow up scan 90 days later to verify their efforts at remediation.

# Network Security Ratings Security Scorecard

#### -Network security scoring

Using an easy A-F grading system, clients are scored from an "outsidelooking-in" perspective of their overall cybersecurity in ten key risk categories.

#### **Cyber Maturity Report**

Upon completion of the AIG application form, businesses can obtain insights into the cyber risks they face and the threat likelihoods via a comprehensive report including risk reducing qualities of their controls.

#### AIG Cyber Services Orientation

#### - One-on-one session with AIG Cyber Risk Consulting

Clients receive access to a one hour remote session with an AIG Risk Consultant to address questions around the Cyber Maturity Report and discuss complimentary services available.

#### CyberEdge Claims Hotline

Once a call is made to the 24/7 hotline, the CyberEdge Claims Team will coordinate with the client to implement their response plan, engage any necessary vendors to identify immediate threats and start the restoration and recovery processes.

Service Offering	Annual CyberEdge- Premium Range \$900 - \$7,500	Annual CyberEdge- Premium Range \$7,500 +
Nework Security Ratings	Group Level only	Group Level + Subsidiaries
Cyber Maturity Report + Orientation	Report only	Report + Orientation
Blacklist IP Blocking and Domain Protection	-	Yes
Employee Cybersecurity eLearning	Up to 50 employees	Up to 10,000 employees
Phishing Simulator	-	Up to 10,000 employees
Infrastructure Vulnerability Scan	-	Up to 250 IP addresses
CyberEdge Claims Hotline	Yes	Yes

\* Complimentary services are available to eligible clients purchasing CyberEdge (value in NZ\$). For details regarding availability and demos, please speak to your local AIG underwriter.

#### For more information:

- Visit www.aig.com/cyberlosscontrol
- Contact AIG at CyberEdgeAPAC@aig.com or
- Speak to your local AIG underwriter.





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AIG Insurance New Zealand Limited (company number 3195589 and FSP189804) is a licensed general insurer, having its registered office address at Level 7, 21 Queen Street, Auckland 1010, New Zealand.

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#### Contact:

AIG Insurance New Zealand Limited Level 7, 21 Queen Street P.O. Box 1745 Auckland 1140

For inquiries, please contact: Phone: +64 9 355 3100 Email: nz.contactus@aig.com