

# Cyber Insurance



**ASR 24-7**  
Automated Underwriting

| Coverage Description                     | Full Coverage | Sub-Limited |
|------------------------------------------|---------------|-------------|
| Breach Expenses                          | ✓             | -           |
| Business Interruption                    | ✓             | -           |
| Dependent Business Interruption          | ✓             | -           |
| Cyber Theft Loss                         | X             | ✓           |
| Data Recovery Expenses & Bricking        | ✓             | -           |
| Extortion Monies                         | ✓             | -           |
| Privacy & Security Liability             | ✓             | -           |
| Regulatory Fines Penalties & Assessments | ✓             | -           |
| Media Liability                          | ✓             | -           |
| Telecommunications Phreaking             | X             | ✓           |
| Cryptojacking                            | X             | ✓           |
| Reputational Harm Losses                 | ✓             | -           |

## Eligibility

- > Confirmation multi-factor authentication is required for all employees, vendor and third-party remote access to the network
- > Confirmation that the insured is not a franchisee or subsidiary. If the insured is, that the insured has no network connectivity/shared systems with the franchisor/parent company
- > Confirmation the volume of personally identifiable information held is less than 1 million
- > Confirmation that all change requests to supplier and customer bank account details are verified for authenticity and that any transfer of funds above US\$10,000 and instructions for the disbursement of assets, funds and investments follow robust internal controls

## Claims

- > No previous claims over USD \$25,000 in the last three years

## Revenue

- > Businesses up to USD \$100mn in revenue

## Total Limit of Liability

- > Up to USD \$5mn

## Excluded Industries

- > Adult entertainment, gambling, gaming, social network sites, payment processors, virtual currencies, cannabis

## Geographic Restrictions

- > Excluded: any business with operations in sanctioned countries

Should you have any queries, please contact [hello@asr24-7.com](mailto:hello@asr24-7.com)