



Equinox Underwriting

CYBER RISK INSURANCE

With cyber attacks increasing in frequency and sophistication, many organisations are turning to cyber insurance as an integral part of their risk management solutions. Equinox Underwriting offers comprehensive cyber risk insurance for businesses of all sizes and industry sectors, including cover for incident response, system failure, data breach, fines & penalties (including those in relation to payment cards), digital media liability and extortion.

Equinox has exclusive capacity from Aegis Syndicate 1225 at Lloyd's as well as capacity from other Lloyd's syndicates and can offer limits up to \$10M or currency equivalent on a primary or excess basis.

COVER AVAILABLE

- **Incident Response**
Provides expert assistance and covers the expense of forensic investigations, customer notification, customer support and monitoring, legal oversight, and public relations
- **Privacy & Network Security Liability**
Pays the damages and claims expenses for your liability in relation to privacy breach and failings in network security
- **Privacy Regulatory Defense & Penalties**
Covers the value of fines and penalties in relation to breaches of privacy or privacy regulations
- **Digital Media Liability**
Pays the damages and claims expenses for your liability in relation to your publication of digital media content over the internet, including social media
- **Network Interruption & Loss of Income**
Reimbursement of costs and lost income as a result of a failure of your IT networks or websites
- **Cyber Extortion**
Covers the costs of stopping a cyber attack against your IT networks and websites associated with a cyber extortion attempt

ADDITIONAL COVER ON REQUEST

- **Technology Errors & Omissions**
Pays damages and claims expenses due to your negligence in relation to your rendering of technology professional services
- **Cyber Crime**
Fake or false money transfers due to online social engineering attacks

INCIDENT RESPONSE SERVICES

- **Breach and Network Security Response**
Provides expert assistance on a 24/7 basis in the event of a privacy or network breach. Specialists will be on-hand to help you through the situation
- **Forensic Investigation**
Whether to determine how a breach occurred, the reasons behind a system failure or a payment card related incident, specialist forensic experts are on hand
- **Customer Notification**
Where it is deemed necessary to notify customers whose data was involved in a breach, whether due to regulatory requirement or on a voluntary basis
- **Customer Support & Monitoring**
Provision of credit file monitoring and customer call centre services
- **Legal expenses**
Assistance of specialist attorneys to ensure legal matters are in hand and regulatory requirements are being adhered to
- **Public Relations**
Provision of public relations experts to help mitigate material damage to your brand

ABOUT EQUINOX

Equinox is a London-based Managing General Agent. The cyber practice provides a flexible and consistent approach to cyber risk through experienced underwriting and in-depth knowledge of the risks faced by businesses today.

Equinox has full cyber binding authority supported by several Lloyd's syndicates.

For a cyber quote please contact cyber@equinoxunderwriting.co.uk

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