



WEBRATER CYBER PRODUCT SUITE PROFILE

What is Cyber Liability & Privacy Protection & who should buy it?

Cyber Liability & Privacy Protection insurance is designed to address the exposures Insureds face by relying on the internet, email, websites, computer programs, data, and from storing private information about their clients.

What do we cover?

1. **Third Party Claims:** from failure to keep data secure, including claims for compensation, investigations, payment of fines and penalties. We will also pay defence costs and legal representation expenses.
2. **Business Interruption:** reimbursement for lost profits, as well as necessary expenses incurred to maintain operation of the business as a result of the interruption.
3. **Remediation Costs:** reimbursement of the Insured's own costs including credit monitoring, cyber extortion, data restoration, forensic, notification and public relations costs, and legal representation expenses.

DUAL's WebRater Cyber Product Suite

is made up of two offerings targeted towards the SME market.

- » Cyber Platinum is DUAL's original Cyber offering and is aimed towards SME clients with up to \$50M turnover.
- » Cyber Gold is designed for the micro SME market, consisting of clients with up to \$5M turnover.
- » For larger clients, please contact your local DUAL underwriter to discuss.



Cyber Gold

Micro SMEs domiciled in Australia

- ✓ Up to 5M turnover
- ✓ 25K - 1M limits
- ✓ Pricing from \$110++

Based on DUAL Cyber Liability and Privacy Protection Wording with certain sections sublimited via Endorsement.

Cyber Platinum

SMEs domiciled in Australia

- ✓ Up to 50M turnover
- ✓ 250K - 2M limits
- ✓ Pricing from \$615++

Based on DUAL Cyber Liability and Privacy Protection Wording.

- » Optional Extension via Endorsement.
- » The cost of including this cover starts at an additional 5% premium, with sub-limits of up to \$50,000 available.

*Please note, DUAL's ability to offer terms is subject to underwriting criteria being met.

- » Optional Extension via Endorsement.
- » The cost of including this cover starts at an additional 20% premium, with sub-limits of up to \$250,000 available.

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Ease of Transaction

DUAL's Cyber product suite is available on the DUAL WebRater. The WebRater is a full policy life cycle online platform, which allows brokers to obtain instant Cyber* quotations and bindings 24 hours a day, 365 days a year.

*Selected industries are excluded from the WebRater and will require manual underwriting through the branch. For a list of excluded industries from the WebRater, please contact your local DUAL Underwriter.

Further Questions?

For further details on our Cyber product suite, please contact your local DUAL Underwriter.