



## CYBER SUITE PRODUCT PROFILE

# What is Cyber Liability and Privacy Protection and who should buy it?

Cyber Liability & Privacy Protection insurance is designed to address the exposures Insureds face when using the internet, email, websites, computer programs and in particular 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 Insureds own costs including credit monitoring, cyber extortion, data restoration, forensic, notification and public relations costs, and legal representation expenses.

#### 4. Social Engineering, Phishing & Cyber Fraud:

Cover for Direct Financial Loss and/or Loss which the Insured is legally liable to pay due to: Social Engineering, Phishing, Phreaking, Cyber Fraud, Business Interruption, Contingent Business Interruption.

## 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**



**CYBER PLATINUM**

SYDNEY | MELBOURNE | PERTH | BRISBANE

Tel: 1300 769 772 [www.dualaustralia.com.au](http://www.dualaustralia.com.au)

DUAL Australia Pty Limited Part of the DUAL International Group Registered in Australia under ABN No. 16 107 553 257

# Products

Please contact your local DUAL underwriter for Pricing

## 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

### Cyber Platinum

\*Social Engineering and Contingent Business Interruption cover available for an additional EP and with a sublimit up to \$250,000.

## 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 Gold

\*Social Engineering cover available for an additional EP and with a sublimit up to \$50,000.

## 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.



## FIND OUT MORE

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

This document is only intended to be a summary of the highlights of the cover available. We encourage you to read the full policy wording for a full description of the terms and conditions. This policy summary does not form part of the policy terms and conditions.