



## CYBER SUITE OFFERING COMPARISON

DUAL offers a range of Cyber Insurance solutions to best suit your clients needs:

Section	Silver: Cyber Risks Extension/Endorsement (No longer available for selection)	Gold: Cyber Gold	Platinum: Cyber Platinum (Previously named Cyber Stand Alone)
Launched	March 2012	November 2017	January 2013
Cover Type	A base level of cover for SME clients wishing to purchase a limited Cyber cover. This is offered via Endorsement for Professional Indemnity and Information Technology and via Extension for Management Liability policies.	A policy designed for the micro SME market which bridges the gap between Silver and Platinum offerings. The policy provides comprehensive First and Third Party cover, with some sub-limits.	A stand alone Cyber Policy with comprehensive First and Third Party cover available up to the full limit.
Target Market	SME clients with turnover less than \$50 million looking for limited cover.	Micro SME clients with turnover less than \$5 million looking for a Stand Alone policy with elements of reduced cover.	SME clients with turnover up to \$50 million looking for a Stand Alone policy with full limit coverage.
Limit	\$100,000 Limit	\$25,000 - \$1,000,000 Limit options	\$250,000 - \$2,000,000 Limit options
Pricing	\$200 plus charges	Starting at \$110 plus charges	Starting at \$615 plus charges

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Wording	<p>This offering is available on the WebRater:</p> <p>Via Endorsement under Professional Indemnity and Information Technology Wordings</p> <p>Via Extension under Management Liability Wordings</p>	<p>This product is available on the WebRater under the DUAL Cyber Liability and Privacy Protection Wording 0914V2. It provides the same cover as Cyber Platinum except for certain sections which are sublimited via Endorsement 29CY Cyber Gold Endorsement.</p>	<p>This product is available on the WebRater under the DUAL Cyber Liability and Privacy Protection Wording 0914V2.</p> <p>For larger clients contact a DUAL Underwriter.</p>
First Party Cover	<p>Cyber Extortion - in relation to threats against the Insured's Website only (full limit)</p> <p>Data Restoration - in relation to the Insured's Website only due to Hacker damage (full limit).</p>	<p>Cyber Extortion (full limit)</p> <p>Data Restoration (full limit)</p> <p>Credit Monitoring (full limit)</p> <p>Forensic Consultants (full limit)</p> <p>Notifications Costs (\$500,000 limit)</p> <p>Public Relations Costs (\$100,000 limit)</p>	<p>Cyber Extortion (full limit)</p> <p>Data Restoration (full limit)</p> <p>Credit Monitoring (full limit)</p> <p>Forensic Consultants (full limit)</p> <p>Notification Costs (full limit)</p> <p>Public Relations Costs (full limit)</p> <p>Hardware Repair or Replacement (\$250,000 limit)</p>
Third Party Cover	<p>Compensation (full limit)</p>	<p>Compensation (full limit)</p> <p>Investigations (full limit)</p> <p>Fines and Penalties (full limit)</p> <p>Defence Costs (full limit)</p>	<p>Compensation (full limit)</p> <p>Investigations (full limit)</p> <p>Fines and Penalties (full limit)</p> <p>Defence Costs (full limit)</p>

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Section	Silver: Cyber Risks Extension/Endorsement (No longer available for selection)	Gold: Cyber Gold	Platinum: Cyber Platinum (Previously named Cyber Stand Alone)
Business Interruption	Excluded	\$250,000 limit	Full limit
Waiting Period		72 hours (3 days)	8 hours
Indemnity Period		1 month	12 months
Contingent Business Interruption	Excluded	Excluded	Optional Extension via Endorsement. The cost of including this cover starts at an additional 10% premium with sub-limits up to \$250,000 available.  Please note, DUAL's ability to offer terms is subject to underwriting criteria being met.
Waiting Period			5 days
Indemnity Period			40 days
Social Engineering, Phishing and Cyber Fraud Cover	Excluded	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.  Please note, DUAL's ability to offer terms is subject to underwriting criteria being met.
Jurisdiction	Australia and New Zealand only	Worldwide	Worldwide