

Cyber Liability Coverage for EAGLE

Manufacturers, distributors and waste facilities rely heavily on accurate data and industrial control systems to create and deliver products. In the event of a cyber incident, it's likely that day-to-day business operations may be interrupted, income may be lost and public opinion may decline.

AIG is committed to helping clients achieve certainty about what's covered and what's not if there is a cyber event.

Environmental and General Liability Exposures (EAGLE) Program® policyholders can now purchase cyber liability insurance as part of their policy to:

- Help with the investigation of a covered cyber event;
- Reimburse lost income and additional expenses due to delayed or halted manufacturing as a result of such a covered cyber event; and
- Pay for costs of notifications, public relations, defense costs and restoration of lost data in connection with such a covered cyber event.

Overview of Available Coverages

Security and Privacy Liability Insurance

Coverage provides payment for defense costs and damages if:

- A third-party sues an insured because of a network security failure or failure to protect confidential information.
- An insured faces regulatory actions in connection with a security failure, privacy breach or the failure to disclose a security failure or privacy breach.

Network Interruption Insurance

Coverage provides reimbursement for lost income and operating expenses if:

- There is a material interruption of an insured's business operations caused by a network security failure.

Event Management Insurance:

Coverage provides payment for and access to a trusted panel of vendors to help with:

- Notifications, public relations and other services to assist in managing and mitigating a cyber incident; and
- Expenses to restore, recreate or recollect lost electronic data, forensic investigations, legal advice and identity monitoring for victims of a breach.

Claim Scenario: Electronic Data Recreation and Network Interruption

An employee resigned from a manufacturing facility and erased all accessible hard drives, including information from back-up systems. The data breach resulted in the interruption of business operations for one week. AIG's experienced cyber claims professionals worked closely with the manufacturer and quickly coordinated incident response vendors to recreate all of the applications and information that had been erased. The company was reimbursed an estimated \$300,000 in expenses and lost business costs.



Services Included to Help Prevent a Cyber Incident

Eligible* EAGLE insureds receive preventative tools and services included with their CyberEdge® Coverage Endorsement. These services can help:

- Provide additional protection from ransomware;
- Prevent employees from falling victim to phishing attacks; and
- Block attackers from entering an insured's infrastructure.

Please visit www.aig.com/cyberriskconsulting for a full listing of services.

Experienced Claims Handling When It Matters Most

In the event of a cyber incident (even if only suspected), insureds should immediately call AIG's 24/7 Cyber Claims Hotline at 1-800-CYBR-345 (1-800-292-7345).

Our Cyber Claims Team will assist insureds with the coordination and implementation of their pre-determined response plan, engagement of any necessary vendors to identify immediate threats and start the restoration and recovery processes.

Application Requirements

Businesses seeking Cyber Liability insurance with their EAGLE policy need to complete a cyber application (in addition to an EAGLE application) with the guidance of their broker.

- Applicants interested in limits >\$250K need to complete the interactive AIG Cyber Application.
- Applicants interested in limits <\$250K may complete either the interactive AIG Cyber Application or EAGLE Cyber Application.

Applicants submitting the interactive AIG Cyber Application are entitled to receive AIG's Summarized Assessment Report (SAR), which provides a high level view of the applicant's cyber maturity. Upon purchasing coverage, insureds receive an Executive Summary Report (ESR), with an in-depth, detailed analysis of their cyber maturity, updated monthly. AIG's Cyber Risk Consultants are also available to review ESRs with clients.

For more information, please visit www.aig.com/cyber or contact your local underwriter.

*Clients who purchase CyberEdge and spend more than \$5,000 in premium qualify for service offerings included with their policy.

AIG may modify (by adding, removing or replacing a tool or service) or discontinue the Services at any time. AIG may partner with third party vendors to provide any or all Services. In some instances, AIG may have a referral fee structure in place, or an ownership interest, with certain third party vendors.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

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