



Umbrella choice cyber and data cover

Cyber and data cover included in the umbrella choice policy

Legal action against you from third parties

The cover provides you with protection from legal claims arising from:

- Your failure to properly handle, manage, store, destroy or control personal data;
- Your breach, violation or infringement of any right to privacy, consumer data protection law or other legal protection in relation to personal data;
- Unintentional transmission of a computer virus or denial of service to a third-party by your business;
- A hacker's fraudulent use of information gained from you;
- A range of multimedia exposures as a result of a hacker such as libel, slander and infringement of intellectual property rights.

Legal action against you from the ICO under the General Data Protection Regulation

The policy will provide you with protection from:

- Legal costs you sustain in investigating, settling, defending or appealing against any official examination, enquiry or investigation brought against you;
- Costs of civil or regulatory sanctions, fines, penalties or damages, if legally allowable in the jurisdiction where such award was first ordered.

Damage to your electronic systems caused by a hacker

Covers the costs of repairing or replacing computer systems and programmes if a hacker:

- Damages, destroys, alters, corrupts or misuses your computer network, hardware, software, IT and communications systems, including any email, intranet, extranet or website;
- Copies or steals any programme or data you hold electronically for which you are responsible.

What's included continued

Ransomware Demands

- If a third-party threatens to destroy or corrupt your computer system or its programmes or data, including introducing a virus, the insurer will:
- Pay the costs of any ransom demand;
- Provide an insurer approved consultant to advise you on the handling and negotiation of the ransom demand.

Business Interruption

The policy will provide compensation for loss of income, including where caused by damage to your reputation, and increased costs of working, if a hacker:

- Specifically targets you alone by blocking electronic access to your computer system, programmes or data you hold;
- The indemnity period is three months and a 12-hour time excess applies.

All of these covers are automatically included at a limit of indemnity of £100,000, provided you purchase either professional indemnity insurance or public liability insurance.

We can also offer additional cover for the following cyber risks:

- Breach forensic and notification costs
- Cyber crime and social engineering
- Telephone hacking
- Dependent business interruption
- System failure.



Please speak to your Marsh Commercial adviser about these additional covers, available to purchase on request.

Underwritten by



How to get in touch



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