

AIG Cyber Cover Guide



Coverage for:	Cyber Coverage Channels						
	CyberEdge®	CyberEdge Plus	Property Performance	CrisiSolution® (Kidnap & Ransom)	WorldRisk® (Foreign Casualty)	EAGLE (Environmental)	CyberEdge PC®
Third-party claims arising out of, or alleging financial loss as a result of, a failure of the insured's network security or a failure to protect confidential information	✓				✓	✓	Excess-Difference in Conditions solution to enhance and fill gaps in coverage for cybersecurity risk.
Investigation and defence of regulatory actions arising out of a failure of the insured's network security or a failure to protect confidential information, including coverage for such fines and penalties if allowable by law	✓				✓	✓	
PCI-DSS (Payment Card Industry Data Security Standard) assessments for the failure to protect payment card data	✓				✓	✓	
Costs of notifications, public relations and other services to assist in managing and mitigating a cyber incident; legal consulting and identity monitoring costs for victims of a breach are included	✓				✓	✓	
Forensic investigation costs due to a covered cyber event	✓		✓	✓	✓	✓	
Costs to restore electronic data from duplicates or, if not possible, costs to research, gather and assemble electronic data due to a covered cyber event	✓		✓			✓	
Responds to a material interruption of an insured's business operations providing for business interruption and certain expenses due to a covered cyber event	✓		✓	✓		✓	
Reimbursement of ransom payments incurred in terminating a covered cyber event	✓			✓			
Business income loss resulting from physical damage to property due to a covered cyber event		✓	✓				
Loss associated with first party property damage due to a covered cyber event		✓	✓				
Third-party claims alleging bodily injury or third party property damage caused by a security failure or privacy event		✓					
Third-party claims alleging bodily injury and third party property damage caused by a breach of a computer system that is part of an insured's product		✓					
Coverage Form	Specialty Risk Protector		Stand-alone policy form	Endorsement to CrisiSolution	Endorsement to WorldRisk CGL policies	Endorsement to EAGLE policies	

For more information, contact your underwriter or visit www.aig.ca/cyberedge.

What constitutes a "covered cyber event" may vary by type of coverage and policy form, and all statements are subject to the terms, conditions, and exclusions of the specific policy. 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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