

# CYBER INSURANCE BROKER INFORMATION



Australians report a cyber crime every 10 minutes. ATC Insurance has a policy designed to offer SME businesses coverage against both cyber attacks and also to cover their legal, media, data and network security liability and business interruption costs.

Lots of businesses do not think they need to purchase cyber insurance because they have firewalls and anti-virus software in place. However, people are often the weakest link in the defence of a business with the likes of phishing campaigns, phishing attacks, and spear phishing.



## WHAT IS COVERED

- Business interruption loss
- Remediation costs
- PCI fines & assessment costs
- Cyber extortion
- Data breach
- Privacy liability
- Network security liability
- Media liability
- Telephone hacking\*
- Funds transfer fraud (social engineering & cyber theft)\*

\*Optional extras not part of standard wording

## APPETITE

- Builders, tradies and plant operators
- Sports, health and leisure industry
- Accommodation, entertainment and retail
- Legal services, real estate and education
- SME market below \$50m annual revenue

## POINTS OF DIFFERENCE

- Quote, bind and obtain Policy Documents including a Certificate of Currency Online
- No sub-limits in standard wording
- No excess in respect of remediation costs
- Operator error covered
- Business Interruption assessed on a gross profit basis / not net profit
- Cover for all outsource/cloud providers automatically included
- 24 Hour incident response hotline - you will receive advice and assistance from specialist staff within 2 hours of your initial call.
- Claims are managed in Australia by Australians to ensure continuity with your business hours.
- Free commercial grade antivirus up to 10 devices (partnered with Avast).



## QUOTE ONLINE

Ensure your client's business is protected from online threats with cyber insurance. Quote and bind online using ATC's portal that does it all.

To access, go to <https://brokerportal.atcis.com.au/>.

## QUESTIONS

If you have any questions please visit our website [www.atcis.com.au](http://www.atcis.com.au) or email [cyber@atcis.com.au](mailto:cyber@atcis.com.au).

Coverholder at

**LLOYD'S**