



The New CyberEdge® New Zealand

AIG's CyberEdge policy has been updated to include new features and optional extensions, key highlights include:

COVERAGE ELEMENT	HIGHLIGHTS
Breach Coach Services	Rapid assistance of top law firm specialising in privacy and network security breaches.
IT Services and Public Relations	Clarity on roles and services being provided.
First Response Services	Ability to offer Breach Coach, IT Forensic and Public Relations services with no retention for first 48 or 72 hours.
Notification to Data Subjects	Affirms that cover responds to "suspected Breach of Information".
PCI – DSS Fines & Penalties	Optional coverage for those who are required to comply with PCI-DSS.
Computer Crime	Optional coverage for direct financial loss emanating from a hack.
Telephone-Hacking	Optional coverage for charges from unauthorised use of a business' phone servers.
Criminal Reward Fund	Optional coverage for a fund paid for information that leads to the arrest and prosecution of illegal act against the insured.
Business Interruption – further 90 days indemnity from resolution of Material Interruption	Coverage for the loss of profit during the ramp up period.
Business Interruption – Failure of an Outsource Service Provider	Optional coverage for insured's BI loss caused by an attack on outsourcer.
Claims Preparation Costs	Costs to verify a loss of profit claim.
Extended reporting period	Option for up to 3 year period.
Company's Computer System Definition	Definition to include BYOD and cloud service or other hosted computer resources

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