



What's Inside **CyberEdge**[®]

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What's Inside CyberEdge:
Core Cover Modules

What's Inside CyberEdge:
Flexible Cover Extensions

What's Inside CyberEdge:
AIG Risk Consulting Services

What's Inside CyberEdge:
**Complimentary Tools
and Services**

CyberEdge

The digital and online revolution continues to offer businesses opportunities and efficiencies while simultaneously creating a new set of complex cybersecurity issues. In this rapidly changing world, CyberEdge provides organisations with an end-to-end risk management solution to stay ahead of the cyber risk curve.

This playbook outlines some of the coverage options available under CyberEdge. Please refer to your insurance broker or the policy wording and schedule for further details of cover and terms and conditions.

WHY AIG Insight



What's Inside CyberEdge:

Core Cover Modules

Organisations are increasingly placing data and networks at the centre of their operations and they can face significant financial losses if a cybersecurity incident occurs. CyberEdge is a flexible modular policy that allows businesses to select coverage that match their requirements.

Here are some of the core cover modules available:



[Click here >](#)

Cyber Breach Coach

Incident Response Management

Data Protection & Third Party Liability

Network Interruption

Cyber Extortion

Digital Media

WHY AIG Insight

What's Inside CyberEdge:

Core Cover Modules



Cyber Breach Coach

When a cybersecurity breach is suspected, most businesses do not have the capability to diagnose the issue and respond swiftly. CyberEdge's breach hotline provides emergency access to a Cyber Breach Coach that can deliver critical support and a coordinated response.



WHY AIG Insight

What's Inside CyberEdge:

Core Cover Modules



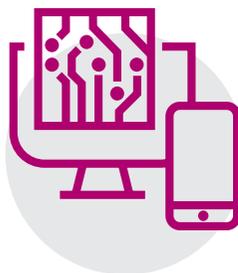
Incident Response Management

Responding to a cyber-attack is costly and requires a range of services to get a business back on track. CyberEdge's Incident Response Management module can provide access to a range of experts like Legal, IT and Crisis Communications consultants. It can also cover Data Restoration and Breach Notification costs, plus Credit and ID Monitoring services.



Breach Coach

Coordinate Response



IT Forensics

Investigation/Restoration



Crisis Communications

Reputation Mitigation



Client Care

Notification/
Credit & ID Monitoring

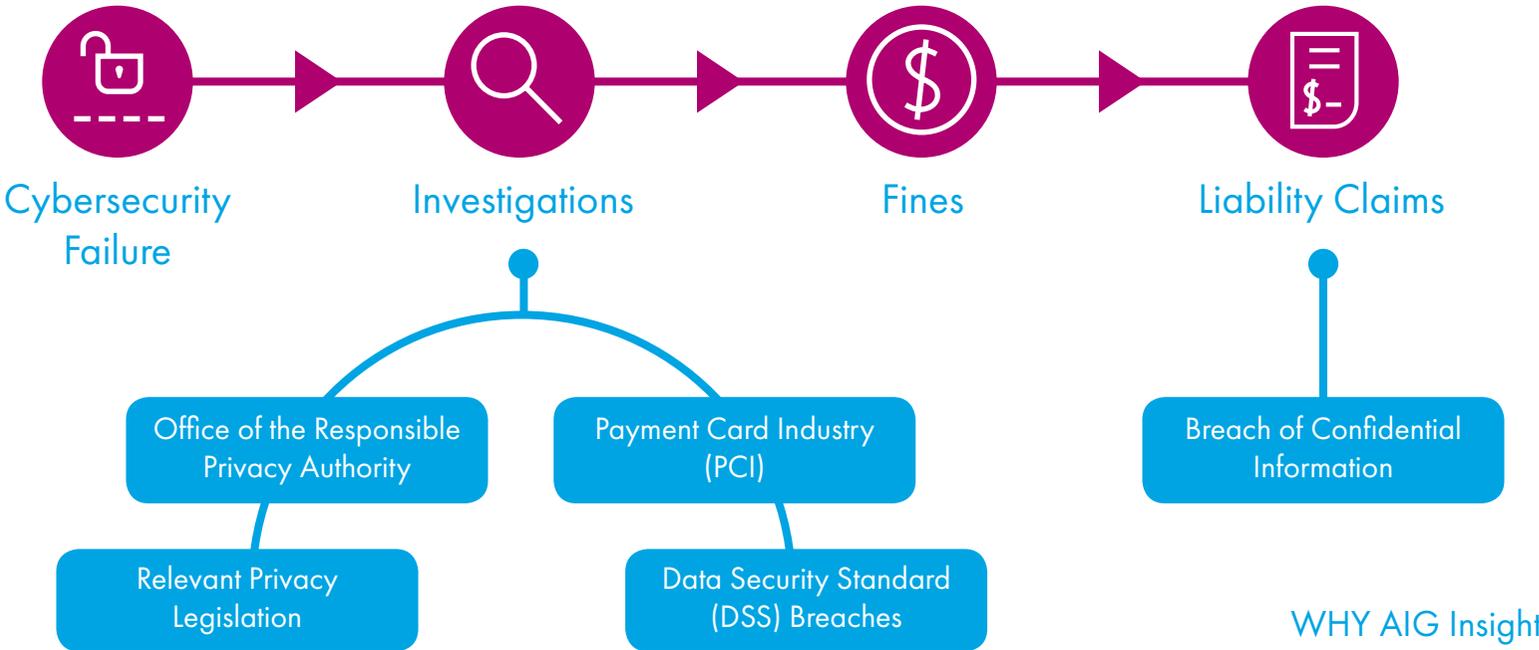
WHY AIG Insight

Core Cover Modules



Data Protection and Third Party Liability

Data Protection and Third Party Liability covers respond to claims arising from a failure in network security. This includes cover for defence costs and liability claims resulting from the breach of confidential information along with cover for defence costs and insurable fines incurred during a regulatory or PCI investigation.



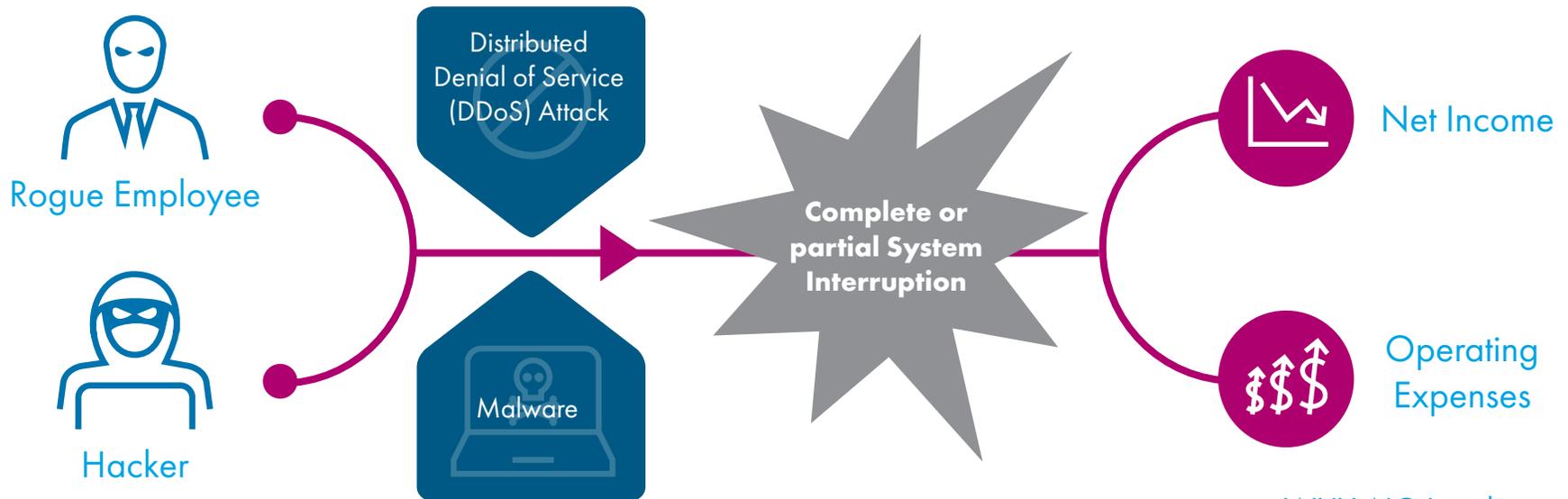
What's Inside CyberEdge:

Core Cover Modules



Network Interruption

Almost all consumer facing businesses now rely heavily on the web for direct sales or customer relationship management, and even traditional industries like manufacturing and transportation require network connectivity to operate efficiently. Network Interruption covers loss of income and mitigation expenses when business operations are interrupted or suspended due to a cybersecurity incident.



WHY AIG Insight

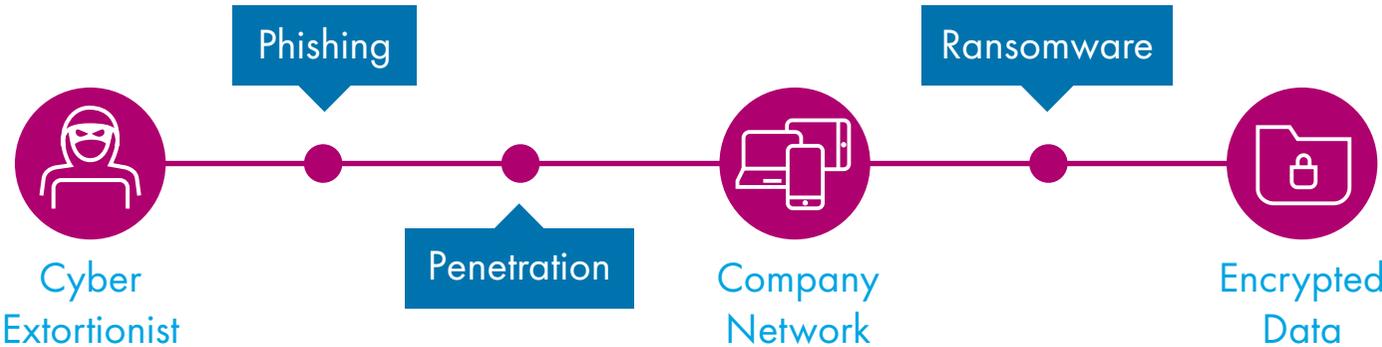
What's Inside CyberEdge:

Core Cover Modules



Cyber Extortion

Businesses may find themselves the target of cyber criminals who use ransomware to encrypt their data until they purchase a key to unlock it. CyberEdge's Extortion section covers losses resulting from an extortion threat. This includes costs to end an extortion as well as fees incurred from specialist cyber extortion advisors.



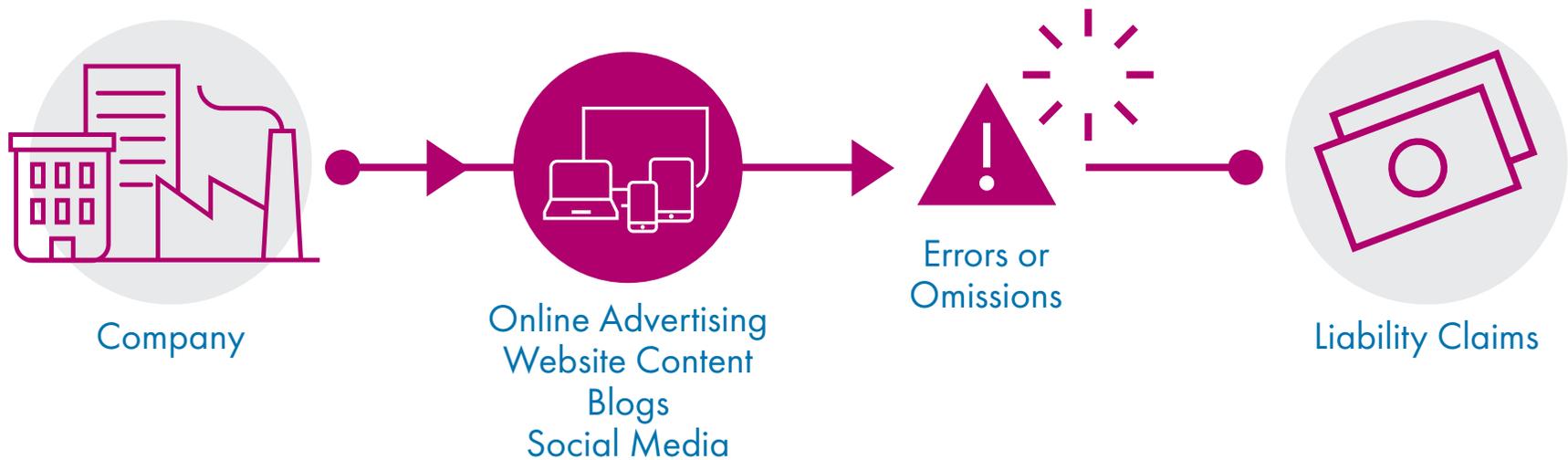
WHY AIG Insight

Flexible Cover Extensions



Digital Media

In a fast moving digital environment, it is now easier than ever for companies to inadvertently infringe on trademarks, misappropriate creative material or inadequately check facts. The Digital Media optional extension covers damages and defence costs in connection with a breach of third party intellectual property, or negligence in connection with electronic content.





What's Inside CyberEdge:

Flexible Cover Extensions

CyberEdge is a modular policy that allows businesses to select cover options that reflect the risks they face. The extensions listed below embody our most forward-thinking solutions to cyber risks and represent the increasing reliance organisations are placing on their computer networks while also addressing the evolving manner in which criminals are exploiting technology.

Here are some of the flexible cover extensions available:

Click here



Click here >

Network Interruption:
OSP Security Failure

Network Interruption:
System Failure

Electronic Data Incident

Telephone Hacking

Computer Crime

Goodwill Coupon

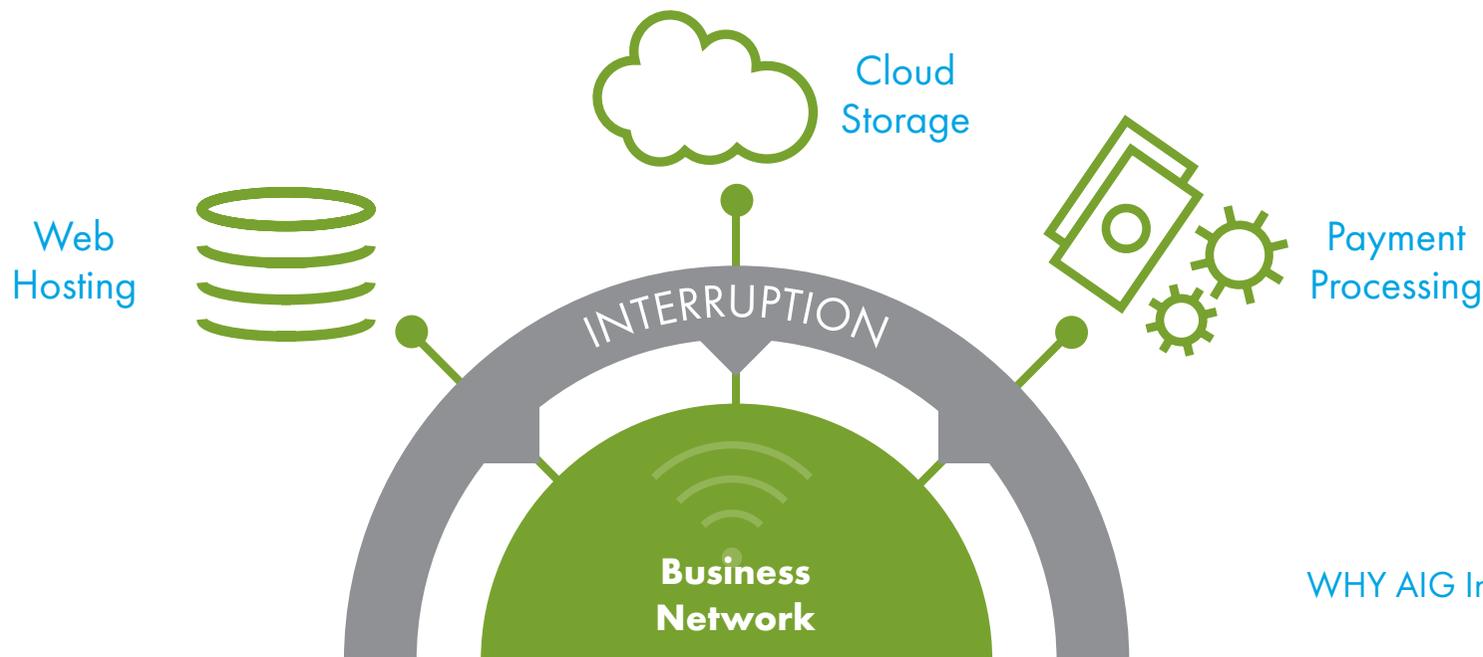
Criminal Reward Fund

What's Inside CyberEdge:

Flexible Cover Extensions

Network Interruption: OSP Security Failure

Outsourced Service Providers (OSPs) provide a range of valuable services to organisations such as webhosting, payment processing, data collection and storage. CyberEdge's OSP optional extension coverage extends Network Interruption cover to include losses and mitigation costs arising from an OSP security system failure.



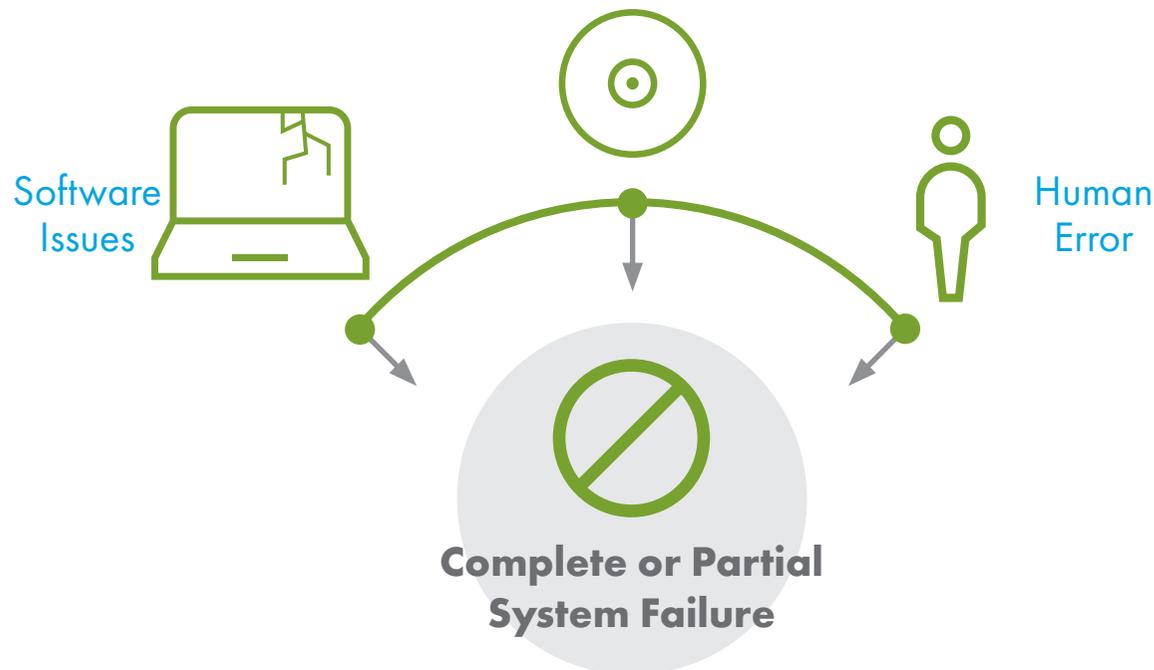
WHY AIG Insight

What's Inside CyberEdge:

Flexible Cover Extensions

Network Interruption: System Failure

Not all system failures are attributable to a cybersecurity breach, unintentional and unplanned outages can also result in business interruption losses. CyberEdge's System Failure optional extension extends Network Interruption cover to include losses and mitigation costs resulting from an internal system failure not arising from a cybersecurity breach.



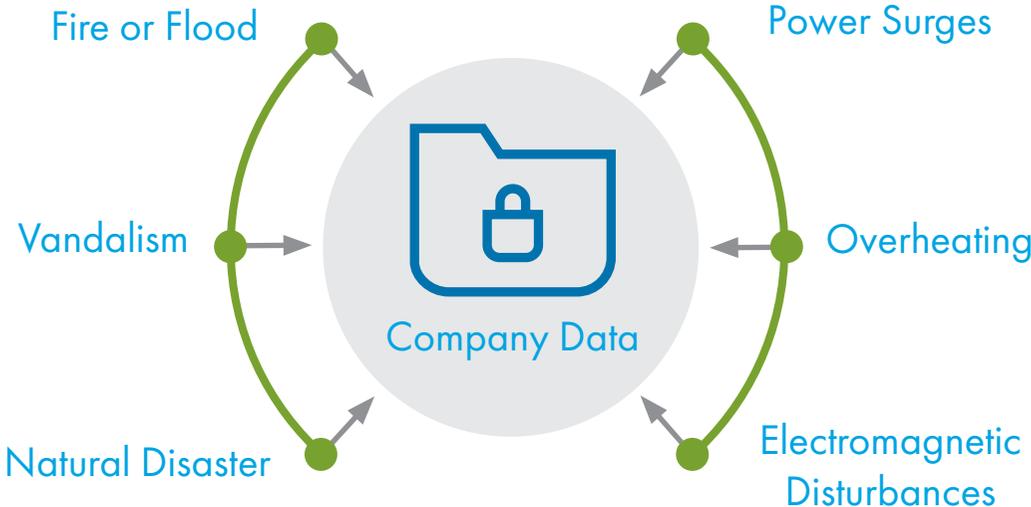
WHY AIG Insight

Flexible Cover Extensions

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Electronic Data Incident

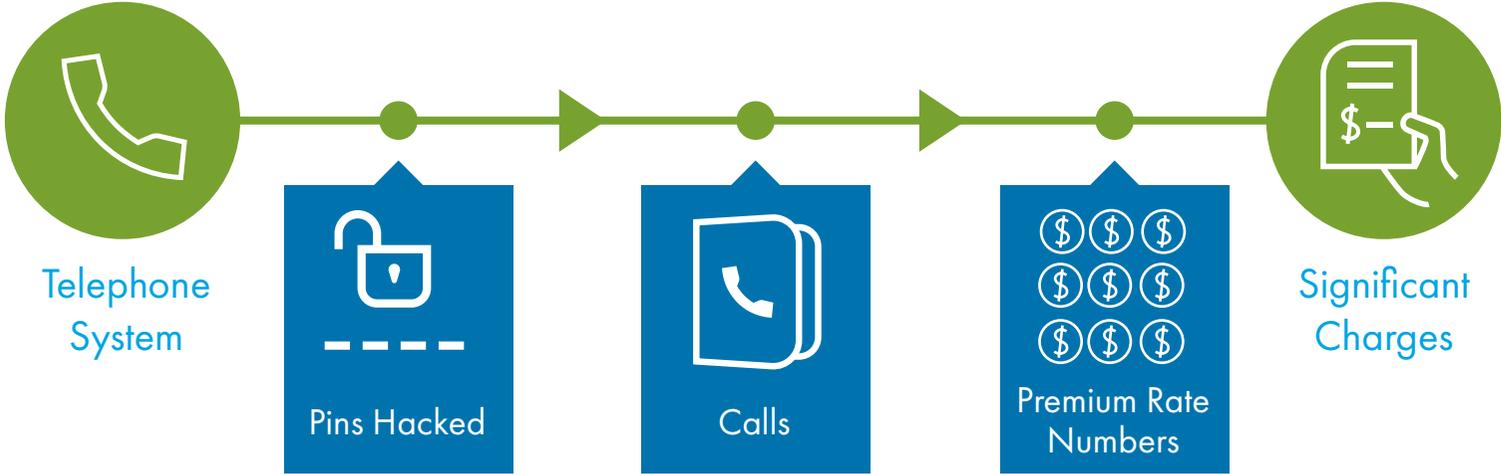
A cybersecurity breach isn't the only reason data can be lost or corrupted. Power surges, natural disasters, overheating and physical vandalism can also result in data not being accessible. The Electronic Data Incident optional extension simply adds another insured incident to the Incident Response Management section of a CyberEdge policy and covers accidental damage or destruction of a company's computer system.



Flexible Cover Extensions

Telephone Hacking

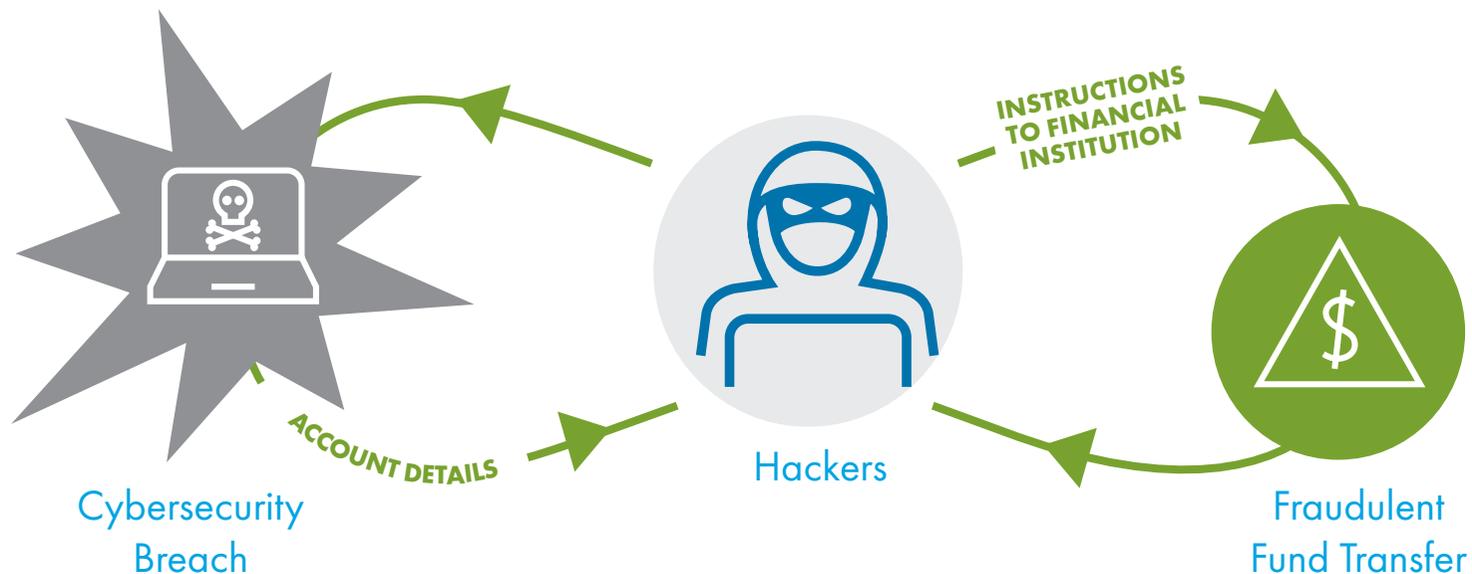
In addition to online hacking, businesses also face the risk of phone hacking. Referred to as PBX dial through fraud, this is where fraudsters target telephone systems to make calls to premium rate numbers. CyberEdge's Telephone Hacking optional extension covers charges from unauthorised access and use of a business's telephone system.



Flexible Cover Extensions

Computer Crime

Fund transfer fraud is a form of computer crime where criminals use details obtained from a cybersecurity breach to fraudulently transfer funds from an Insured's account maintained at a financial institution. CyberEdge's Computer Crime optional extension covers direct financial loss from fraudulent electronic transfers arising from an Insured's cybersecurity breach.

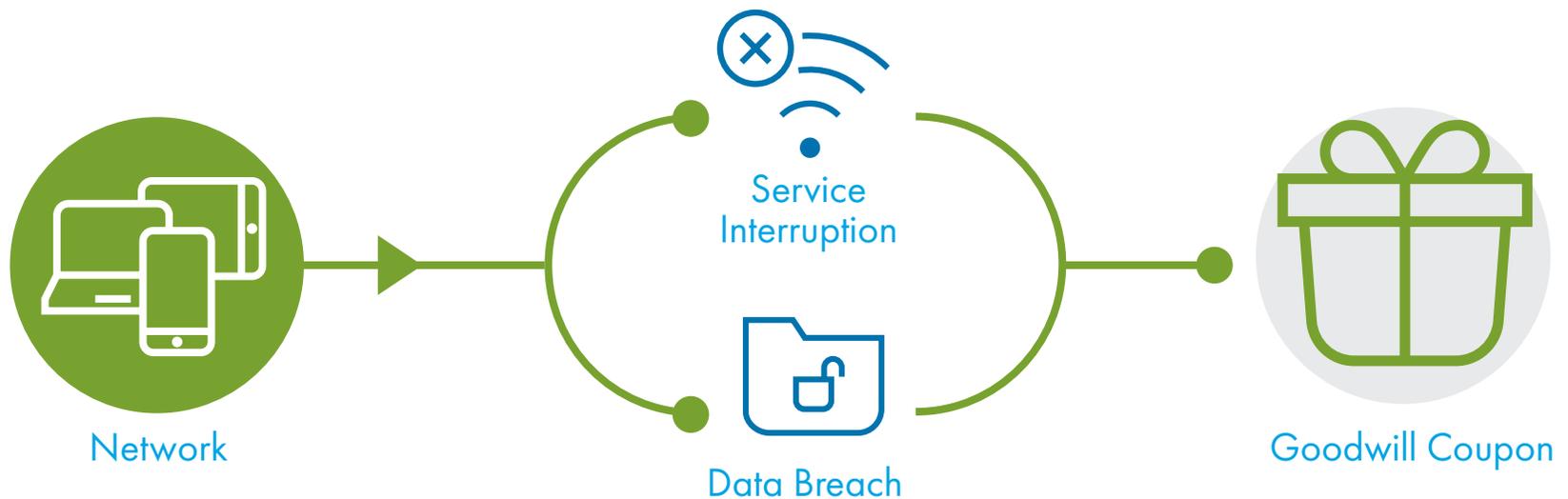


What's Inside CyberEdge:

Flexible Cover Extensions

Goodwill Coupon

Cyber incidents can negatively impact a customer's relationship with an organisation. Goodwill coupons, such as rebates or discounts, can go a long way to reverse that ill-feeling. CyberEdge's Goodwill Coupon optional extension provides flexibility to offer customers a Goodwill Coupon instead of Credit and ID Monitoring if personal information has been breached or if individuals have been unable to access a service due to disruption.



Goodwill Coupon coverage can be triggered one of two ways:

1. Under the Incident Response Management' section, if an individual's data has been compromised, it provides the flexibility of either Credit and ID Monitoring or a Goodwill Coupon.
2. Under the Network Interruption section, if individuals have been unable to access a service due to disruption.

What's Inside CyberEdge:

Flexible Cover Extensions



Criminal Reward Fund

A Criminal Reward Fund may be paid for information that leads to the arrest of individuals who have or are attempting to commit an illegal act relating to cover provided under a CyberEdge policy. This relates not only to hackers and cyber criminals but also includes rogue employees, thus rewarding staff who notice and report suspicious behaviour.





What's Inside CyberEdge:

AIG Risk Consulting Services

Click here

AIG's team of cyber risk consultants brings over 50 years combined experience in IT security to help our clients stay ahead of their cyber risk. Our team works directly with CyberEdge insureds to provide detailed, technical expertise and consulting services.

All CyberEdge clients have access to the following services at a preferred rate:

Click here >

Cyber Defence Review

Internet Facing Systems

Incident Simulation Workshop

Executive Threat Brief

Cyber Engineering Study

What's Inside CyberEdge:

AIG Risk Consulting Services



Cyber Defence Review

AIG's Cyber Defence Review service takes a look at a client's people, processes, and tools that make up their cybersecurity program and identifies areas of strength and weakness. Consultants conduct passive reconnaissance and active vulnerability testing of the client's systems to identify intelligence that attackers can see.



Passive
Reconnaissance



Identify Strengths
and Weakness



Active Vulnerability
Testing

AIG Risk Consulting Services

Internet Facing Systems

This service is designed to help clients identify risks and exposures in their public facing infrastructure from the external attacker's perspective. Consultants conduct passive reconnaissance and active vulnerability testing of the client's systems to identify intelligence that attackers can see.

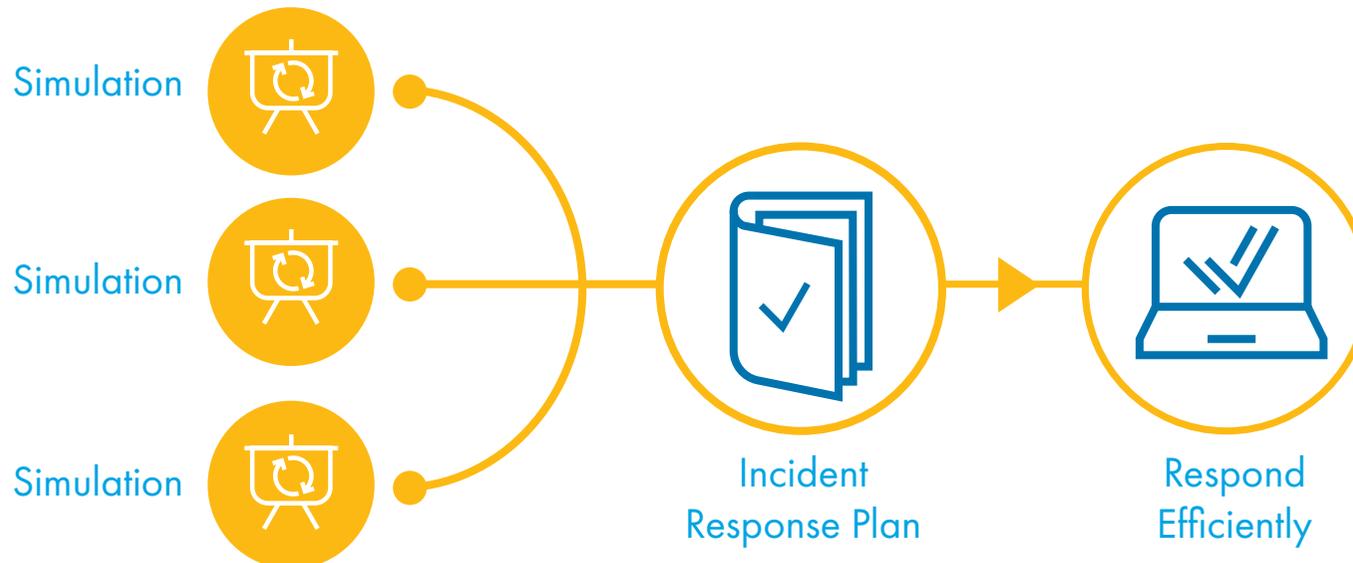


What's Inside CyberEdge:

AIG Risk Consulting Services

Incident Simulation Workshop

Our Incident Simulation Workshop is designed to help clients ensure their incident response plan will help their organisation respond efficiently when a security incident occurs and to help clients better maximise their CyberEdge benefits. The clients and AIG consultants identify and perform 2-3 incident simulation exercises tailored to the client's organisation.



AIG Risk Consulting Services



Executive Threat Brief

This workshop is designed to help our clients better understand their current security threat landscape, specific to their industry as well as current methods attackers are using so that clients can better defend their business.



What's Inside CyberEdge:

AIG Risk Consulting Services



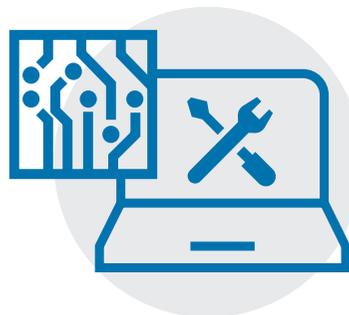
Cyber Engineering Study

Our Cyber Engineering Study takes a look at the client's people, processes, and tools that protect critical systems and industrial controls within their environment. Consultants will review security architecture and processes related to industrial controls, interview staff to discuss what's working (and what's not), and review logs and other elements.

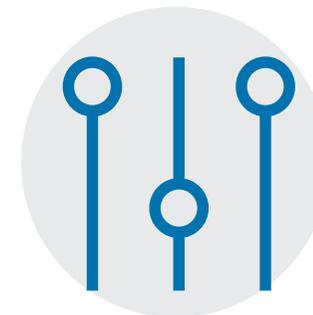
Processes



People



Critical Systems &
Industrial Controls



Controls

Complimentary Tools and Services

Click here

CyberEdge includes a range of loss prevention tools and services that help reduce the likelihood of a cyber-attack and add an additional layer of defence to a company's cybersecurity programme. Qualifying policyholders have complimentary access to the following tools and services:

Click on each of these tools and services for more information

Cyber Security Training and Phishing Simulations*

Infrastructure Vulnerability Scan*

Proactive IP Blocking and Domain Protection*

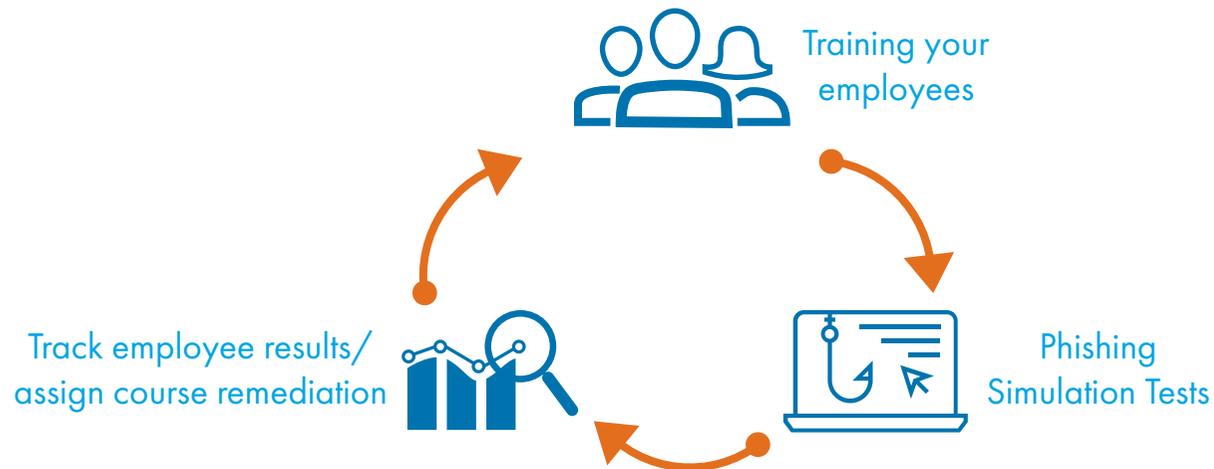
Cybersecurity Information Portal*

What's Inside CyberEdge:

Complimentary Tools and Services

Cyber Security Training and Phishing Simulations *

Most cyber-attacks occur due to human error. It only takes the click of one user for a cybercriminal to gain access to an internal network and to exploit data. Training drives awareness and behavioural changes whilst phishing simulation delivers real-world scenarios to reinforce learning, provide the ability to remediate behaviours and prevent attacks. Management ready reports will provide trend data to compare user performance over time.



**Available on a complimentary basis to CyberEdge policy holders with premiums in excess of \$10,000 US Dollars. Services provided by third parties.*

What's Inside CyberEdge:

Complimentary Tools and Services



Infrastructure Vulnerability Scan*

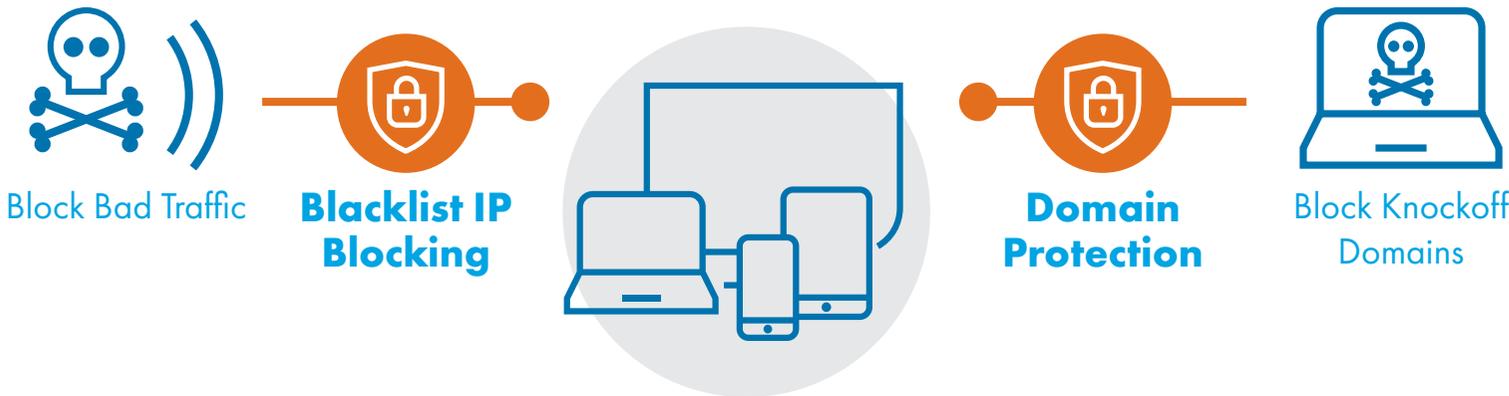
Experts remotely scan a business's internet-facing infrastructure to identify vulnerabilities that are open to potential exploitation by cyber criminals. The scanning service detects and prioritises hidden risks and provides a detailed view of a company's vulnerability status so they can better track, understand, and report on their security posture.



Complimentary Tools and Services

Proactive IP Blocking and Domain Protection*

IP and domain blocking service reduces the attack surface up to 90% ahead of the firewall with virtually no network latency. There are over 10M known IP threats; firewalls only filter up to 300K. With this service clients can filter over 100M threats.

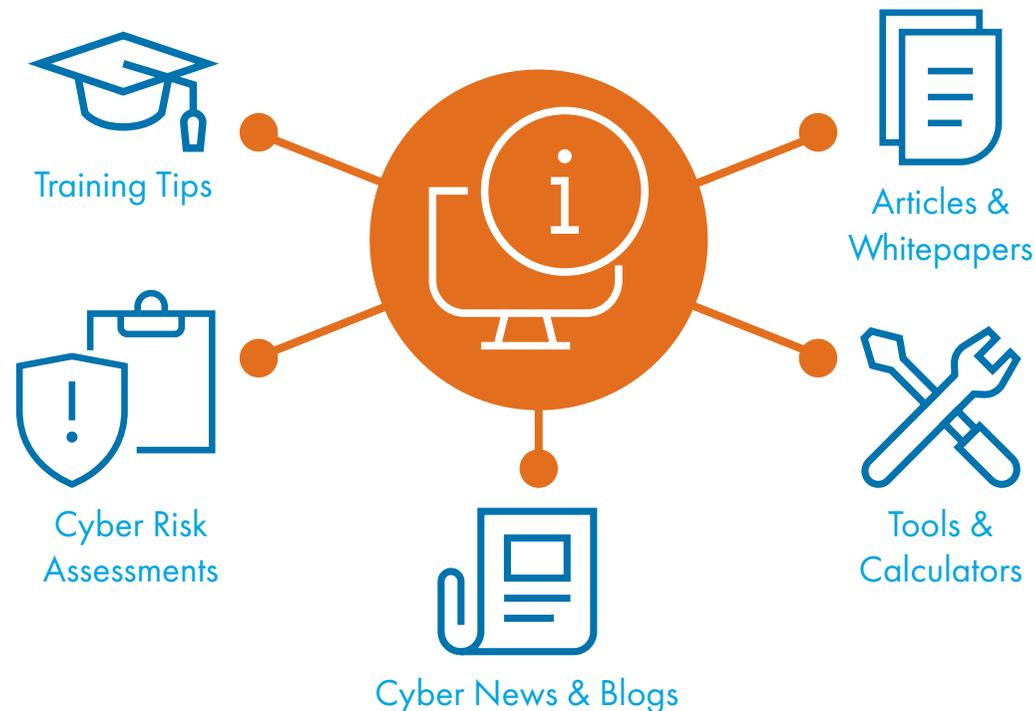


What's Inside CyberEdge:

Complimentary Tools and Services

Cybersecurity Information Portal*

The Cybersecurity Information Portal provides online access to a centralised hub of educational and technical cybersecurity information that can help assist in the prevention of a breach. Resources include training tips, cyber news and articles, cyber risk assessments and a variety of valuable tools and calculators.



**Available on a complimentary basis to CyberEdge policy holders with premiums in excess of \$10,000 US Dollars. Services provided by third parties.*



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AIG Insurance New Zealand Limited, a subsidiary of American International Group, Inc. (AIG). www.aig.co.nz American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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