

Core Policy Features

FEATURE	DESCRIPTION
<p>Tailored, real-time threat intel through innovative mobile app, Victor Response</p>	<p>Proactive threat intel on the most critical cybersecurity risks pertaining specifically to your clients' businesses, all delivered directly to their phone. Policyholders can also access cybersecurity advice 24/7 through the "Ask the Expert" function and get immediate assistance from a specialist team in the event of a cyber incident through instant claims notifying. Download the Victor Response app via the Apple Store or Google Play.</p>
<p>Market-leading incident response proposition</p>	<p>Our cyber product is backed by one of the largest dedicated in-house cyber claims and incident response teams in the world, consisting of expert cyber incident responders and specialist cyber claims handlers. In addition, a large network of local specialist partners around the globe means a response can be coordinated no matter where your clients are located.</p>
<p>Comprehensive business interruption covering the full supply chain</p>	<p>Broad business interruption cover not only triggered by malicious cyber events, but also by accidental system failure, meaning that a cyber event does not have to take place in order for cover to apply. This section also covers the full supply chain, extending to events that impact the policyholder's systems, the systems of their technology suppliers as well as those of non-technology suppliers where named.</p>
<p>Cover for full data re-creation</p>	<p>System damage and rectification section that covers the costs associated with not only recovering data and applications and reconstituting computer systems to the position they were in prior to the cyber event, but also the additional costs of employing contract staff or employee overtime in order to re-enter or re-create your clients' data entirely from scratch.</p>
<p>Full cybercrime cover</p>	<p>Comprehensive crime cover for a wide variety of cybercrime events, including social engineering scams, invoice fraud, ransomware and targeted extortion. This section also includes affirmative cover for new types of cybercrime, such as "cryptojacking."</p>
<p>Unlimited reinstatement</p>	<p>By providing unlimited reinstatement for first party coverages, policyholders are not restricted by a policy aggregate, and full benefits of cover are consequently available each time a crisis strikes even if they experience multiple cyber incidents in the same policy period.</p>

Visit www.victorinsuranceus.com/cyber for more information or email cyber.us@victorinsurance.com.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

© 2021 Victor Insurance Managers Inc.
Victor Insurance Services Inc. in MN | DBA in CA and NY: Victor Insurance Services | CA Ins. Lic. # 0156109