

# Insurance Tenacity with Cyber Ingenuity

A cyber event can quickly cripple a company's operations. QCyberProtect, QBE's comprehensive cyber policy, provides bespoke coverage that guards against loss arising from current and emerging cyber risks.

## Our modular Cyber policy can include coverage for:

- Network Security and Privacy Liability Coverage (inc PCI-DSS)
- Privacy Regulatory Proceeding
- Online Media Liability
- Event Expense & Bricking
- Network Extortion
- Business Interruption & Dependent Business Interruption, plus claims preparation costs
- Consequential Reputational Loss
- Reward Fund
- Cryptojacking
- Social Engineering

## Risk appetite

**Broad capacity for cyber risk:** from companies with fully outsourced IT networks to those with complex, large-scale IT systems.

**Limited or restricted appetite for:** public entities/ municipalities, education, healthcare, energy, utilities, and cryptocurrency.



## Coverage highlights

- Worldwide protection
- 20% acquisition threshold, 90 days to notify
- Betterment expenses
- Definition of claim includes non-monetary relief
- Blanket waiver of subrogation when required by contract
- 60-day automatic extended reporting period
- Coverage for liquidated damages if not in excess of the insured's liability
- Event expenses include costs to temporarily store the insured's electronic data at a third-party host location



## Target size

QBE clients range from small and medium-sized enterprises to global corporations, with **primary and excess capacity up to \$10M.**

### Richard Williams

Underwriting Manager,  
Financial Lines  
+1 416 682 5976  
richard.williams@qbe.com

### Kyle Gray

Technical UW  
Team Lead, Cyber  
+1 416 682 5971  
kyle.gray@qbe.com

### Mark Mitchell

Technical UW Team Lead  
+1 416 682 5979  
mark.mitchell@qbe.com