

Chubb Cyber Enterprise Risk Management Version 2 Policy

Fact Sheet

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Chubb Cyber Enterprise Risk Management Version 2 Policy protects your business assets against the complexity of cyber threats.

About this Factsheet

This factsheet relates to the Chubb Cyber Enterprise Risk Management Version 2 Policy and is issued by Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924). It provides you with a factual summary of the key features and exclusions of the Chubb Cyber Enterprise Risk Management Version 2 Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Chubb Cyber Enterprise Risk Management Version 2 Policy, which sets out the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability, having regard to your own circumstances, before making any decisions about this insurance policy and contact your financial adviser to obtain financial advice as required.

What is covered

- We will pay on your behalf for:
 - Incident response and investigation costs, supported by a 24/7 multilingual incident reporting hotline and on-demand vendors
- We will reimburse you for:
 - Business interruption loss due to a network security failure or attack, human errors, or programming errors
 - Data loss and restoration including decontamination and recovery
 - Delay, disruption, and acceleration costs from a business interruption event
 - Crisis communications and reputational mitigation expenses
 - Liability arising from failure to maintain confidentiality of data
 - Liability arising from unauthorised use of your network
 - Network or data extortion / blackmail (where insurable)
 - Online media liability
 - Regulatory investigations expenses

Coverage Extensions

- This policy can extend to cover:
 - Emergency Incident Response - costs to hire an Incident Response Manager and an IT Forensic

Investigator for an actual of suspected Cyber Incident

- Betterment Costs - Costs to replace or restore software or applications with a newer, upgraded, and/or improved version
- Cyber Crime - Covers direct financial loss due to malicious unauthorized use or access of a computer system
- Reward Expenses - Covers money paid to a third party that provides information leading to arrest of a person responsible for cyber extortion event
- Covers amounts invoiced for unauthorized voice or data charges after Malicious Use or Access

What is not covered

- Any loss consisting of or which is due to:
 - Conduct - committing or permitting any wilful breach of duty or violation of laws
 - Infrastructure Outage - interruptions, blackouts, outages to any infrastructure
 - Intentional Wrongful Collection or Use - of personal data by you or failure to provide adequate notice on collection
 - Patent and Trade Secret - violent or misappropriation of any patent or trade secret
 - Trading - Financial loss due to the inability to trade
 - War
 - Wear & Tear and Governmental Authority - attributable to the ordinary wear and tear or gradual deterioration.

About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurer. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

Chubb is defined by its extensive product and service offerings, broad distribution capabilities and exceptional financial strength.

Why Chubb?

- **Leadership** - Chubb has been committed to protecting New Zealand businesses for over 40 years. Chubb leverages global expertise and local acumen to tailor insurance solutions for a diverse group of clients. This includes large multinational companies, local corporates and SMEs, individuals with substantial assets to insure and consumers purchasing travel insurance.
- **Protection** - The true measure of an insurer is how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss - with integrity, empathy, promptness and fairness - and to reach mutually agreeable outcomes.
- **Endurance** - Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by leading insurance rating services.

More information can be found at www.chubb.com/nz.

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