



MANCHESTER  
UNDERWRITING  
MANAGEMENT

# CYBER

## WHO IS IT FOR?

Manchester Underwriting Management's Cyber product is designed for all types of businesses, ranging in size, industry and profession; from hospitality, healthcare and retail through to professional services. MUM's approach means we welcome enquiries for risks of all shapes and sizes written with top quality capacity. There are very few risks that will fall outside our appetite: payment processors; financial institutions; NHS and local authority; gaming, gambling and dating sites.

## WHY YOU NEED IT?

When thinking about cyber risk and whether or not to purchase cyber insurance, it is worthwhile considering how the client will:

- Resolve a security or privacy breach? Do they have a plan in place with immediate access to individuals who are experienced at handling cyber events?
- Restore corrupted or encrypted systems and data?
- Respond to system disruption? What is the likely impact on a client's ability to trade?
- Manage any reputational issues arising from a breach?
- Manage communications with the Information Commissioner's Office?
- Manage any civil suits and regulatory actions seeking damages or imposing penalties?



## WHAT MUM OFFERS:

- Fast, reliable service
- First class capacity
- Integrated breach management service
- Prompt, fair and professional claims service
- Statement of Fact application for companies up to £20m turnover
- Limits from £100k to £5m

## CONTACT

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## MANCHESTER UNDERWRITING MANAGEMENT CYBER PRODUCT IN A NUTSHELL:

- An integrated breach management solution.
- Coverage triggers when an Executive Officer discovers or reasonably suspects a cyber incident.
- No retroactive limitation.
- No sub-limits for core cyber coverages.
- Business Interruption coverage applies to total or partial interruptions of the insured's or an outsourcer's computer system.
- Extended Indemnity period for Business Interruption losses.
- Underwritten specifically as primary to any other applicable insurance.
- Worldwide territorial and jurisdictional limits.
- Cover for computer system 'betterment' where the loss doesn't exceed that which would have been incurred.
- Loss mitigation expenses cover includes reimbursement of employee overheads or customer goodwill incentives, which serve to reduce the overall loss.

## INTEGRATED BREACH MANAGEMENT

An integrated service created to provide a "one stop shop" for the full range of services required to manage, investigate, resolve and recover from a data security breach. Even large, sophisticated organisations with dedicated cyber security teams can struggle with the disruption associated with handling a cyber-event. The reputational harm arising from a poorly managed response can have dire and long lasting consequences for the affected business, both with its customers and the Information Commissioner's Office. That is why MUM provides access to an integrated, 24/7/365 emergency response team who are ready to help when bad situations arise.

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## WHAT DO WE COVER?

### First Party Coverage

#### *Data Recovery Costs*

Costs and expenses to restore software and data.

#### *Business Interruption Loss*

Reimbursement of loss of net profit following a deterioration or failure in computer systems.

#### *Extortion Expenses*

Fees and expenses paid to investigate and end an extortion threat.

#### *Cyber Theft Loss*

Theft of money or other asset.

#### *Telephone Hacking Loss*

Reimbursement of loss arising from unauthorised calls.

### Third Party Coverage

#### *Cyber Liability*

Legal liability arising from a security or privacy breach.

#### *Payment Card Industry Liability*

Legal liability arising from actual or alleged non-compliance with Payment Card Industry Data Security Standards.

#### *Regulatory Proceedings*

Defence costs and civil fines and penalties (to the extent they are insurable at law), in connection with an investigation or regulatory proceedings.

#### *Multimedia Liability*

Legal liability arising from multimedia content, including website, social media pages and printed literature.

### Additional Standard Coverages

#### *Attendance Expenses*

Compensation if the insured is required by us to attend a court or judicial tribunal.

#### *Loss Mitigation Expenses*

Cover for costs and expenses incurred to reduce the cost of any claim including additional employee overheads or customer goodwill incentives.

### Optional Extension

#### *Social Engineering Fraud*

Reimbursement of loss arising from a fraudulent instruction provided by a third party that misleads an employee and that results in money or other assets being paid, delivered or otherwise lost.