



outsmarting cyber risk together.

The new way to insure and protect
your business against cyber threats.

cyberboxx



Cyber, Data and Privacy Insurance.


Your Cyberboxx™ policy protects you before, during, and after a cyber event. Cyberboxx™ helps SMEs stay ahead of cyber threats with great coverage and the addition of accredited employee education and state-of-the-art security team – the Hackbusters™ to boost your cyber resilience. Our state-of-the-art Cyber insurance policy combines broad first-party, crime and third-party coverage with access to BOXX's expert cyber security services and claims professionals.

Highlights of our market-leading cyber insurance policy include:

- Boost employees' cyber awareness with the accredited e-based BOXX Academy
- Free Pre-breach Expert Consultation with Hackbusters™
- In-house incident response team – the Hackbusters™ including ransom experts
- Retention waiver for data breach claims notified within 24 hours of discovery*
- Enhanced employee coverage includes working from home and their devices
- Directors and Officers coverage for personal cyber attack
- Beyond cyber, System Failure coverage resulting from operational use of your systems
- Reputational and Brand harm as a result of a cyber incident
- Bricking Loss and hardware damage
- Dependent Contingent Business interruption built into the Policy
- Security and Privacy Liability including Cyber Trauma damages
- Comprehensive crime and fraud cover including both social engineering and client social engineering
- Post-breach Remediation costs

* capped at \$25,000 retention





**Don't just protect your data,
protect your business and its
reputation.**

DESCRIPTION OF COVERAGE:



Breach costs and in-house Incident Response with the Hackbusters™

Breach response experts to help you contain an incident and help you respond and recover including forensics, legal and media specialists



Hacker damage and repair by Hackbusters™

Costs to repair, replace, or restore websites or electronic data including reasonable and necessary mitigation costs and expenses



Full Prior Acts

Covers claims made on cyber incidents that occurred prior to a policy's purchase, but was not known beforehand;



Insider Threats & Rogue Employees

Damages that result from malicious acts by an employee to either yours or any third-party system;



Reputation & Brand Harm

Your loss of net profits resulting from a privacy breach media report or client notification following a security breach or privacy breach;



Business interruption

Both loss of profits and increased cost of working if an incident or voluntary shutdown interrupts your business operations;



Cyber Ransom

Extortion expenses incurred and extortion monies paid as a direct result of a credible cyber extortion threat.



Privacy Regulatory Defense and Penalties

Regulatory fines and penalties incurred in proceedings brought by federal, provincial, or foreign governmental agencies.



Repeat Mitigation & Post Breach Remediation Costs

Post-breach remediation costs incurred to mitigate the potential of a future security breach or privacy breach (sublimit: 10% of loss).

/Hackbusters™

Boost your cyber security defences
with your own team of Hackbusters.



Bricking /Hardware damage

Losses incurred to replace computer hardware or electronic equipment that becomes nonfunctional (but not physically damaged);



Online & Multimedia Liability

Protection if your online content results in claims alleging copyright /trademark infringement, libel, slander, plagiarism or personal injury;



Security and Privacy Liability

Costs associated with the claims against you resulting from a security breach or privacy breach, including failure to safeguard both electronic or non-electronic confidential information;



Beyond Cyber - System Failure

Business income loss and interruption expenses incurred due accidental, unintentional or negligent act, error, or omission in the operation or maintenance of your computer system;



Dependent Business Interruption

Interruption to your business, caused by a dependent business suffering a security failure or cyber attack, including: loss of income; increased costs of working; data recovery costs; and public relations costs;



Enhanced coverage for Employees working from home & BYOD

Coverage extended to incidents caused by employees working from home and their claims made on cyber incidents that occurred prior to a policy's purchase, but was not known beforehand.



Cyber Trauma

Liability for cyber trauma damages resulting from a security breach or privacy breach.



Cyber Crime & Fraud

(1) Financial Fraud; (2) Telecom Fraud and (3) Social Engineering (4) Client Social Engineering;



Extended for Personal Coverage for Directors and Officers at Home

Coverage for directors and officers resulting from a direct financial loss or a claim brought against them in a personal capacity



Court Attendance Costs

Reasonable costs incurred to attend court, arbitration, mediation or other legal proceedings or hearings as a witness in a claim.

“Cyberboxx™ is a game changer given the rise in number and sophistication of cyber threats.”

- Imran Ahman, partner and national cybersecurity leader, Blakes LLP

Helping Businesses be Digitally Healthy

Being insured isn't always the same as being prepared. So, we offer our cyber policyholders a range of discounted proactive services from leading cybersecurity experts. Additional Membership Services include:

- Accredited Employee Security Awareness Training
- Cyber risk score updated daily with threat intelligence & monitoring
- 24/7 Managed security and tools managed by the Hackbusters™
- Managed Data Back-up & Recovery

Employee Security Awareness Training

As a Cyberboxx™ insurance policyholder, your policy includes unlimited access to the BOXX Academy, the market accredited 24/7 online training courses that has been accredited by national and provincial professional regulators in Canada.

BOXX helps you and your organization mitigate the risk and impact of a cyber breach through reducing the chance of employee error. Modules include:

- Social Engineering
- Keeping safe online
- Protecting Sensitive information
- Safe device use

Expert Cyber Claims Handling

Our cyber claims team provides rapid response support for your clients that handles hundreds of cyber incidents each year. The Hackbusters™ provides expert service and support when it's needed most. Working in close coordination with nationally-recognized privacy & security experts, the Hackbusters™ team is at your side every step of the way.



IF YOU NEED MORE INFORMATION,
WE'RE AVAILABLE TO HELP.

Cyber & Professional Lines

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