



Add our expertise to yours
Protection from the consequences of cyber risks



A close-up photograph of a person's hands typing on a laptop keyboard. The person is wearing a green long-sleeved shirt. The background is blurred, showing a white surface and a blue wall. The text 'What is CyberEdge?' is overlaid on the image, framed by four white corner brackets.

What is CyberEdge?

CyberEdge[®] is a comprehensive risk management insurance solution offered by AIG.

The best way to protect against cyber attacks is to prevent them in the first place - but sometimes that is not possible. If the first line of your defence is breached, CyberEdge is designed to help you manage and control the impact - and get back to business as usual.

CyberEdge combines insurance protection and risk management tools with access to independent experts. We help businesses safeguard against sensitive data breaches, computer hacking, dumpster diving, computer viruses, employee sabotage or error, pilferage of information, and identity theft.



CyberEdge covers the obvious and less obvious consequences of cyber risk. We provide access to expert underwriters and claims specialists as well as to dedicated tools and expert services to enhance a company's risk management strategy.



CyberEdge is designed to respond to a variety of cyber risk exposures not covered under conventional casualty products.



CyberEdge incorporates access to third party resources to help in the event of a breach. These include forensic, legal and communications specialists.



What does CyberEdge offer?

With CyberEdge, we help you respond to an incident promptly.

Because not every risk is the same, we offer a selection of modules to provide the right cover for your business:

Event management

With a 24/7 call centre to report a security or system failure, and breach of personal information, CyberEdge pays the costs of legal, IT and crisis consulting services to manage and mitigate a cyber incident. If the event makes data or software unreadable, CyberEdge covers the costs of reconstituting it. Notifying and identity monitoring for breach victims are also covered.

Security and privacy cover

Cover is provided for third party claims from a failure of network security, from failing to maintain the network and from failing to protect data or disclose a breach. Cover also responds to regulatory actions about the misuse, control or processing of personal data.

Network business interruption

Cover responds to the material interruption of your business operations caused by a network security failure, by reimbursing critical costs in resolving the interruption, the increased operational expenses and the assessed loss of net income.

A comprehensive solution

A response may typically require:

- 24/7 access to global service providers
- A breach coach to navigate a complex regulatory environment
- Expert guidance about notification
- IT specialists to initiate investigation, containment, resolution and remediation so the business can move forward
- Crisis management to mitigate reputational damage
- Identity and credit protection for affected data subjects
- Adjusters to help calculate the net income lost through a network interruption

Outsourced service provider cover

Cover responds to a security failure at your OSP that results in the loss of protected data or stops you accessing data or services. CyberEdge provides legal and consulting costs to manage and mitigate the incident as well as the costs of reconstituting data and software as well as network business interruption.

Electronic data incident

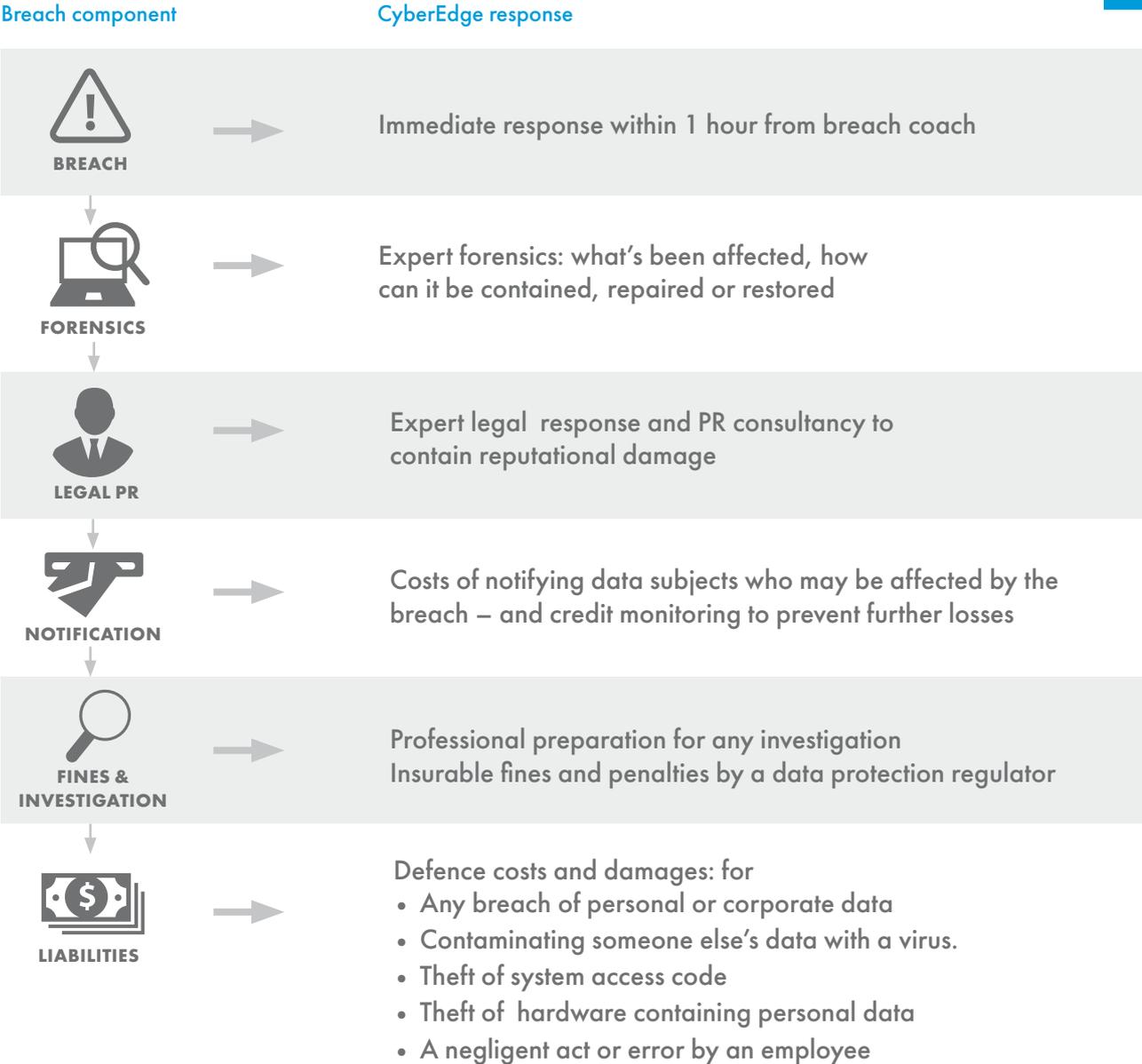
Whereas traditional property insurance covers tangible property damage this section covers the costs of data becoming machine-unreadable because of a traditional property peril (fire, storm, flood etc). Data or software reconstitution and any business interruption incurred is covered, if a listed peril affects your ability to use or access data.

Cyber extortion cover

Cover responds to the threat of intentional security attacks by an outsider attempting to extort money, securities, or other valuables. This includes the costs of investigation and money paid to end the event.

Comprehensive insurance cover and access to experts who can advise and act on a company's behalf in the event of an incident.

Summary of a breach anatomy and CyberEdge response



CyberEdge customers who qualify can also take advantage of the following:

CyberEdge App for iPad

Our app features the latest cyber news, real-time information on country-wide data breaches, a breach cost calculator, an events calendar and a glossary of common cyber terms. More than 20 claims narratives are included to help brokers and clients better understand how other companies are handling breaches.



AutoShun®

AutoShun is a third party hardware device that sits between our client's firewall and the external Internet. It helps stop a cyber attack in real-time by blocking inbound and outbound communication with known bad IP addresses.

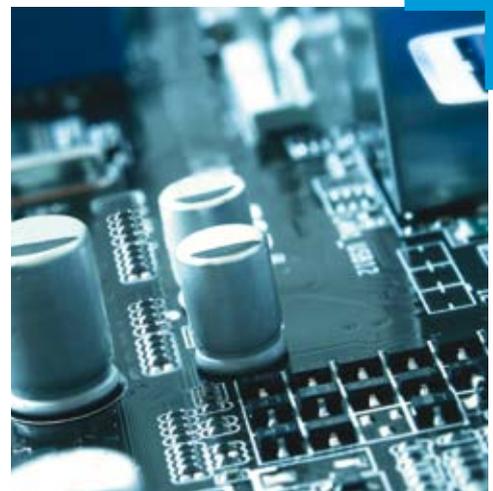
Passport

Passport makes securing the necessary protections against cyber risk around the world as simple as possible:

Our clients receive one proposal detailing the terms of their global cyber programme – including the worldwide policy and any requested locally admitted policies. If the outlined cover is accepted, then the process is complete. Local policies are issued through our local offices across the world – and created in accordance with local regulations, industry practice and risk.

CyberEdge RiskTool

A website that simplifies the risk management process regardless of the size or complexity of the company. CyberEdge RiskTool offers compliance and regulatory risk management advice and information via a single web-based platform. It can also be used as a reporting tool for each client's own training and compliance procedures.



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