



**SOMPO
INTERNATIONAL**

INSURANCE



Cyber & Network Risk Capabilities

London Market & Europe Insurance

In today's fast changing business environment, every organisation must be prepared for the possibility of a network security event. Whether due to loss or theft of mobile devices, malware or the next generation of malicious hacking threats, businesses of all sizes face new, network-oriented financial, operational and reputational exposures. The resulting data breach, cyber extortion, system outage or supply chain interruption can have a significant impact on profitability and create unnecessary distractions for a company's management and customers.

Sompo International offers our insureds comprehensive first and third party liability coverage that is highly coordinated with response services. Our globally integrated team has the depth of experience and extensive product knowledge to respond effectively to today's cyber threats. We also work closely with best-in-class specialists who can help prepare our insureds for emerging risks.

We partner with our clients throughout the account lifecycle from tailored policy solutions through coordinated response and claims services.

Comprehensive Coverage

Tailored solutions to address a broad range of network security and privacy perils. Sompo International offers a broad array of first and third party liability coverages on a standalone basis.

Available Coverages

- Network Security, Privacy and Media Liability
- Regulatory Proceedings
- Privacy & Security Breach Costs
- Business Income Loss
- Contingent Business Income Loss
- Digital Assets Loss
- Cyber Extortion Threat and Reward Payments
- PCI Fines & Penalties
- Social Engineering Attack (subject to satisfactory questionnaire)
- Telecommunications Fraud

Available by Endorsement

- System Failure

Coverage Benefits

- Pays privacy breach costs upfront on behalf of the insured
- Broad coverage available for PCI fines and penalties, including PCI assessments
- Broad definition of Personal Information
- Provides worldwide coverage, where permissible by law

"We offer our insureds and broker partners a dedicated, industry recognised team backed by the scale, ratings and financial stability of one of the largest global P&C companies."

Response & Claims Services

When a cyber event happens. Our team of experts quickly identifies critical issues and guides each organisation through a uniquely tailored response to meet legal and regulatory disclosure deadlines, limit fines, penalties and liability, and reduce reputational damage. Our insureds have access to hand-picked specialists who will guide each response in a professional and cost effective manner.

- A 24/7/365 contact number to report data breaches and other claims to ensure that appropriate actions begin immediately
- Top-tier breach legal advice available from the outset and throughout the event lifecycle to assist insureds regarding necessary steps and compliance requirements under all applicable laws

- Access at preferred rates to established vendors and law firms to provide insureds with preeminent expertise within the cyber arena in the areas of legal defence, computer forensics, credit monitoring, ID restoration and related service
- Access to ransomware and similar extortion response services, offering guidance from payment through decryption and reporting

Responsive and consistent claims handling. With rapidly evolving technology and new threats emerging on a regular basis, cyber claims can be ambiguous by definition. Cyber claims require more than just delivering efficient service, timely responses and fast and fair payment. Our dedicated cyber claims team works closely with insureds and preferred vendors to develop the optimal plan tailored for each claim event and provide consistent guidance throughout the event lifecycle.

Our experienced claims team is a key differentiator with our clients and brokers, delivering value added expertise from client facing and technically proficient claims professionals.

Breach Assist Resources

Breach Reporting	RPC ReSecure
Forensic Investigations	LGC
	Storm Guidance
Credit Monitoring and Restoration	Experian
PR Consultancy	Mattison
Legal/Defence	RPC ReSecure

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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit www.sompo-intl.com.