

# ENCOMPASS Cyber Insurance

With cyber attacks and data breaches on the increase, protection against Cyber risks can no longer be ignored. Can your organisation afford to take the chance?

How would your organisation respond to a cyber attack?  
This is how the Encompass Cyber Insurance policy would respond.



For advice or a quote contact

**Keegan &  
Pennykid**  
INSURANCE BROKERS

0131 225 6005 enquiries@keegan-pennykid.com  
www.keegan-pennykid.com

Across all industry sectors there is a daily threat of cyber attack which could compromise the integrity of your IT systems and expose your organisation to cyber crime including data theft. This puts an organisation at risk of reputational damage, interruption to its core services and activities, regulatory sanctions and potentially significant unplanned financial costs.

An effective cyber insurance policy is an invaluable inclusion in your suite of insurances. The Encompass Cyber Insurance policy is underwritten by RSA and has been designed not only to protect you against your own losses (including legal and regulatory costs) but also losses you incur through Third Parties who may have suffered as a result of a cyber attack against your organisation.

For further information, advice or a quote contact Keegan & Pennykid on:  
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Established in 1968, Keegan & Pennykid is dedicated to providing its clients with professional and independent insurance and financial services advice.

## How it works

The policy is triggered either by:

- Loss or suspected loss of non-public data. This could be as a result of misplaced/lost/stolen files or electronic devices used to store, process or transmit data e.g. a laptop, or, a malicious act that erases, alters or destroys data, whether caused from within or outside your organisation
- breach of privacy legislation, e.g. Data Protection Act 1998, or other similar privacy laws elsewhere in the world

Or

- The negligent or inadvertent transmission of Malware (any code to erase, deny access to, corrupt, damage, disrupt any network or system or circumvent network security) to a third party
- Unauthorised Access – by this we mean access to and use of your computer system or network infrastructure by any person not authorised to do so, including your employees.

## What you are covered for?

<b>Incident Management</b>	24/7 Emergency Helpline
<b>Credit Monitoring Costs</b>	Engaging identity or credit theft monitoring services, including the purchase of identity theft insurance for a period of 12 months
<b>Cyber Extortion Costs</b>	Employing the services of external specialists including PR consultants, crisis management firm, law firm and/or an independent advisor to provide guidance to mitigate any credible threat as a result of an actual or attempted extortion. The maximum level of cover for this element is £100,000 in the aggregate.
<b>Data Restoration Costs</b>	Restoration or replacement of data or programs that have been lost or damaged, and costs to prevent, minimise, or mitigate any further damage and preserve material evidence of criminal or malicious wrongdoings. These costs include the cost of purchasing replacement licences for programs where necessary.
<b>Forensic Costs</b>	To investigate the cause, scope, extent or existence of the incident you report.
<b>Defence Costs</b>	Costs associated with the investigation, adjustment and defence of Regulatory proceedings by a regulatory agency or similar government body, including settlements and appeals.
<b>Notification Costs</b>	Costs associated with notifying the people whose data has been lost or stolen.
<b>Public Relations Costs</b>	Advice and support from a PR consultant to protect, or mitigate any damage to your reputation.
<b>Business Interruption</b>	The inability of your business to trade as a result of unauthorised access to your systems, damage to data or programs or interruption of your network. This includes options for gross profit or gross revenue.
<b>Mitigation Costs</b>	Costs incurred to avoid or mitigate the effects of a network interruption, discover or minimise such interruption or degradation of the network, preserve evidence or substantiate your loss.
<b>Civil Fines &amp; Penalties</b>	Civil fines & penalties imposed by law are covered unless the penalty or fine is against public policy.

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