



## PRIVATE ENTERPRISE PRODUCT



### Overview

Cyber risk is an exposure that no modern business can escape, and the financial impact of cybercrime, business interruption, and privacy events are now felt within all industries. With solutions designed for businesses of all sizes, cyber products provide cutting edge, innovative cover to protect against the very real and growing threats of the digital age.

### Who's it for?

**Most businesses including – but not limited to:** Healthcare providers, retailers, educational facilities, professional services firms, public entities, energy companies, transportation and logistics companies and financial services providers.

### What does it cover?

Cyber incident response costs (including IT forensics, legal, breach notification and crisis communications)

Cybercrime (including social engineering, theft of personal funds, cyber extortion, ransomware attacks and unauthorised use of computer resources through crypto jacking or botnetting)

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System damage and business interruption (including full data re-creation, income loss and extra expense, additional extra expense, consequential reputational harm and hardware repair and replacement)

Network security and privacy liability (including management liability arising from a cyber events and regulatory fines and penalties)

Media liability (including defamation and intellectual property rights infringement)

Technology errors and omissions  
Court attendance cost

### **Limits, deductibles and premiums**

**Maximum limit £10,000,000**

Minimum deductible £1,000

Minimum deductible £0

(for initial incident response)

Minimum premium (without crime) £500 Minimum premium (with crime) £1,000

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