

# CYBER LIABILITY

## Info Sheet

### Who we are

FTA Insurance, an award-winning underwriting agency, provides cutting-edge solutions to shield businesses from cyber threats. Rely on us to secure your digital assets and ensure your company's cyber resilience.

### Key policy features



#### Incident Response

Covers expenses from a privacy and network security event, network interruption event and cyber extortion and ransom event



#### Data Restoration & Loss of Income

Covers during the period of restoration (up to 180 days) loss of business income, restoration expenses and business continuity expenses



#### Cyber Extortion & Ransom expenses

Covers these type of costs due to a cyber-extortion and ransom event



#### Regulatory Fines & Penalties

Covers costs due to a privacy and network security event and PCI expenses and penalties due to a privacy breach



#### Privacy & Network Security liability

Covers damages and claims expenses due to privacy and network security events



#### Multimedia liability

Covers damages and claim expenses due to a multimedia wrongful act



### Insurance Limits

## \$5M

FTA offers Cyber insurance coverage up to \$5 million



Incident response is handled by Clyde & Co in Australia



## 02 9210 4464

Cyber incidents can be reported through the Cyber Hotline



## Approved Industries

(but not limited to)

- ✔ Agriculture, forestry, fishing and hunting
- ✔ Automotive industry
- ✔ Building inspection services
- ✔ Facilities support services
- ✔ Business Associations
- ✔ Business schools and computer and management training
- ✔ Business Services Centres
- ✔ Carpet & upholstery cleaning
- ✔ Manufacturing
- ✔ Mining, quarrying and oil & gas extraction
- ✔ Professionals and Consultants
- ✔ Commercial and industrial machinery and equipment
- ✔ (except automotive and electronic) repair and maintenance
- ✔ Commercial and industrial machinery and equipment rental and leasing
- ✔ Commercial photography, studio or portrait photography
- ✔ Construction
- ✔ Electronic and precision equipment repair and maintenance
- ✔ Funeral homes and funeral services
- ✔ Graphic design services
- ✔ Wholesale trade
- ✔ Industrial laundereres
- ✔ Interior design services
- ✔ Public relations

## Declines

- ✘ Agents and Managers for Artists, Athletes, Entertainers, and other Public Figures
- ✘ Banking
- ✘ Cryptocurrency related industries, including mining, exchanges, ICO's and storage
- ✘ Data Aggregation Services
- ✘ Financial transactions processing, reserve and clearinghouse activities
- ✘ Gambling industries including casinos
- ✘ Music publishers
- ✘ Nondepository credit intermediation
- ✘ Political organisations
- ✘ Pornography
- ✘ Private individuals (This does not include sole traders)
- ✘ Public Sector organisations
- ✘ Securities and commodity exchanges
- ✘ Social Media Platforms
- ✘ Telephone call centres/ Answering services/ Telemarketing

## Security & Incident Response

