

Cyber insurance coverage is offered under two broad categories:

- 1) **First party coverage:** to protect internal costs incurred by the Insured following the cyber attack
- 2) **Third party coverage:** to protect the Insured from consequences caused by the breach in their cyber security that affect Insured's customers, business associates and other entities.

What is covered:

1) First Party Coverage

- **Privacy Breach Costs:** Coverage for expenses incurred in responding to a data breach such as notification, credit monitoring, forensic, public relations and other crisis management expenses.
- **Digital Assets Losses:** Reimburse for any digital asset replacement expenses the Insured incurs due to the corruption or destruction of digital assets.
- **Business Interruption:** Pay for the business income loss/extra expenses sustained by the Insured during the period of restoration of services as a result of the security event
- **Cyber Extortion:** Reimburse the Insured for any expenses incurred or extortion payments actually paid to prevent or end an extortion threat

2) Third Party coverage

- **Security & Privacy Liability:** Legal liability to others (defense costs and indemnity) for transmission of a virus, data privacy breaches and breach of data protection statutes including expenses incurred by the insured in responding to any regulatory proceedings.
- **Digital Media Liability:** Legal liability for media content such as Insured's website content (invasion of privacy, copyright/trademark, defamation, libel and slander, misleading advertisements etc.)
- **Contractual liability:** Optional extension to cover contractual liabilities assumed by the Insured

The following values may be considered to differentiate our products from others:

- ✓ Shari'a compliant Takaful products
- ✓ Comprehensive coverage
- ✓ First class securities