

Cyber insurance

that gets to the heart
of what's at risk.



QCyberProtect, QBE's comprehensive cyber policy, provides tailored coverage for loss arising from current and emerging cyber risks. It's cyber insurance that lightens your load.

Our extensive Cyber policy can include coverage for:

- Network Security and Privacy Liability (incl. PCI-DSS)
- Privacy Regulatory Proceeding
- Online Media Liability
- Event Expense & Bricking
- Network Extortion
- Business Interruption
- Dependent Business Interruption
- Independent Forensic Accounting Costs
- Consequential Reputational Loss
- Reward Fund
- Cryptojacking
- Social Engineering, Invoice Manipulation, Telephone Fraud and Funds Transfer Fraud

Risk appetite

Broad capacity for cyber risk: from companies with fully outsourced IT networks to those with complex, large-scale IT systems.

Broad appetite across all industry classes except public sector/government (federal, state, county, municipalities/councils, public schools, public healthcare, government agencies).

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Coverage highlights

- Betterment expenses
- First Response cover (no retention payable on First Response Expenses for first 72 hours)
- Worldwide protection
- Coverage triggers for security event, system failure, and breach of confidential information
- 20% acquisition threshold, 90 days to notify
- Most favorable venue for damages
- Definition of claim includes nonmonetary relief
- Blanket waiver of subrogation when required by contract
- 60-day automatic extended reporting period
- Coverage for liquidated damages if not in excess of the insured's liability
- Event expenses include costs to temporarily store the insured's electronic data at a third-party host location
- Qualifying waiting period for Business & Dependent Business Interruption



Target size

QBE provides up to DKK 75m in primary and excess capacity to clients of all sizes, from SMEs to global corporations, with custom solutions available for qualified accounts requiring expanded limits.