

Highlights of Major Changes

Zurich Cyber Security & Privacy Liability Policy



The new Zurich Cyber Insurance Policy contains multiple coverage options from which to choose.

There have been no reductions in coverage from the Zurich Cyber Security and Privacy Protection Policy.

Several optional coverages previously available only via endorsement have been incorporated into the Zurich Cyber Insurance Policy (see table).



Coverage enhancements

Coverage feature	Enhancements
General Data Protection Regulation Proceedings (GDPR) coverage	We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to affirmatively address the loss and defense costs associated in responding to a proceeding brought under the General Data Protection Regulation.
Payment Card Industry (PCI) Demand Coverage	We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to respond to the loss and defense costs associated with allegations of noncompliance with PCI standards.
Reputational Harm	We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to address the loss associated with the reduction in value of a business' reputation.
System Failure	<ul style="list-style-type: none"> We have included a specific Insuring Agreement within the Zurich Cyber Insurance Policy to address the business income loss associated with computer system failure/loss of function. Expanded system failure coverage available.

Coverage enhancements continued

Coverage feature	Enhancements
Voluntary and Regulatory Shutdown	The Zurich Cyber Insurance Policy expands the definition of "Interruption of Service" to include the voluntary shutdown of a computer system to avoid unauthorized use or access, as well as shutdown imposed by a regulator as a result of a privacy breach.
Social Engineering Fraud	We have included two separate Insuring Agreements within the Zurich Cyber Insurance Policy to address the loss associated with social engineering crimes.
"Betterment" of Computer System	The Zurich Cyber Insurance Policy amends the definition of "Extra Expenses" as we have added coverage for upgrading/improving Computer Systems if a policyholder needs to install a more secure and efficient version of the affected computer system when recovering from an event to the Digital Asset Replacement Costs insuring agreement.

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