



# Cyber

## Private enterprise

Product brochure  
Canada

### 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, our cyber products provide cutting-edge, innovative cover to protect against the very real and growing threats of the digital age.



### About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices in New York, Austin, Brussels and Brisbane, CFC has over 700 staff and is trusted by more than 100,000 businesses in 90 countries.

Learn more at [cfc.com](http://cfc.com) and [LinkedIn](#).



## Core features

### Proactive prevention & incident response

From the moment the policy is bound, our cyber threat analysts work around the clock to protect that business against cyber-attack. Using insights from threat intelligence feeds, the dark web, network scanning and our own real-life claims data, we identify potential threats and alert vulnerable customers before the worst happens. If an incident does occur, our incident responders are available 24/7, to triage incidents, contain threats, and repair networks.

### Real-time threat intel via our mobile app, Response

Our award-winning mobile app, Response provides you with proactive threat intel on the most critical cyber security risks specifically impacting your business. Users can access cyber security advice 24/7, enable critical cyber security tools and get immediate assistance from our specialist team in the event of a cyber incident. Response is also where you'll find the password for your encrypted cyber policy.

### Full cybercrime cover

We provide comprehensive crime cover for a wide variety of cybercrime events including social engineering scams, invoice fraud, ransomware and targeted extortion. This section also includes affirmative cover for types of cybercrime, such as cryptojacking.

### Comprehensive business interruption covering the full supply chain

Our broad business interruption cover can be triggered by malicious cyber events and accidental system failure. Meaning that a cyber event does not have to take place in order for cover to apply. This also covers the full supply chain, extending to events that impact the insured's systems, the systems of their technology suppliers as well as those of non-technology suppliers where named.

### Cover for full data re-creation

This covers the costs associated with not only recovering data and applications and reconstituting computer systems to the position they were in prior to the cyber event, but also the additional costs of employing contract staff or employee overtime in order to re-enter or re-create your data entirely from scratch.

### Unlimited reinstatement

By providing unlimited reinstatement for first party coverages, we ensure that our policyholders aren't restricted by a policy aggregate and that the full benefits of cover are available each time a crisis strikes, even if they experience multiple cyber incidents in the same policy period.



#### 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 cryptojacking or botnetting)
- 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 costs

#### Limits, deductibles and premiums

Maximum limit	\$5,000,000
Minimum deductible	\$2,500
Minimum deductible (for initial incident response)	\$0

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*