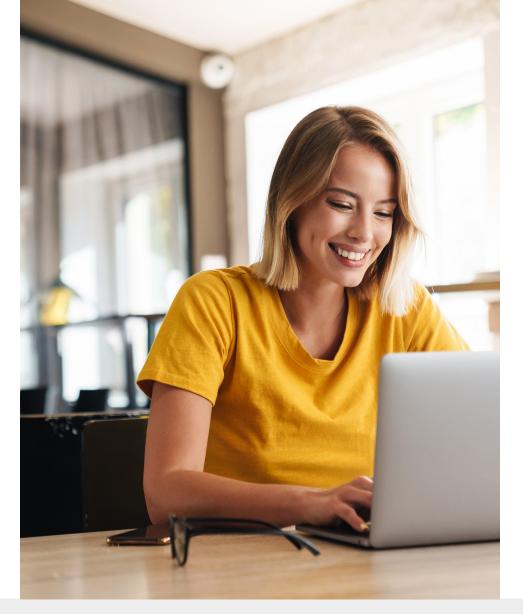


Victor Cyber

Protecting businesses against cyber risk





The cyber insurance provider of choice

Our Victor Cyber insurance coverage is designed to help prevent cyberattacks from happening. If one does occur, we drastically reduce the impact and potential financial loss. Each and every Victor policyholder benefits from:



Proactive cyberattack prevention

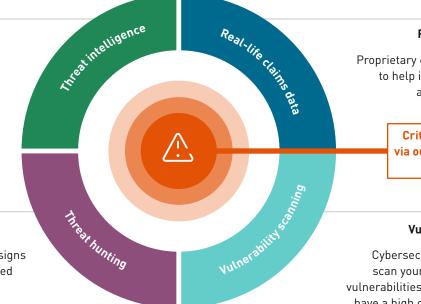
From the moment you take out a Victor Cyber policy, cybersecurity experts work around the clock to protect your business against cyberattacks. Using insights from threat intelligence feeds, the dark web, network scanning and real-life claims data, cyber experts identify potential threats and alert vulnerable policyholders before the worst happens.

Threat intelligence

Government and private threat intelligence organizations help to identify and analyze information about the cyberthreats that your business is exposed to.

Threat hunting

Cybersecurity experts search for signs of malicious activities, unauthorized access, or other indicators of compromise that go beyond traditional security measures.



Real-life claims data

Proprietary claims data are used to help identify attack trends and potential threats.

> Critical threat alerts via our Victor Response mobile app

Vulnerability scanning

Cybersecurity experts actively scan your business for known vulnerabilities and cyber risks that have a high correlation to claims.

Critical threat alerts via our Victor Response mobile app

You are notified of cyberthreats targeting your business in real time.

24/7 access to cybersecurity experts

• Expert technical support in an immediate and secure channel

Report an incident

• The fastest way to notify cybersecurity experts of a cyber incident

Cybersecurity tools

• Vital cybersecurity tools like dark web monitoring, phishing simulations and deep scanning — for free

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Feed

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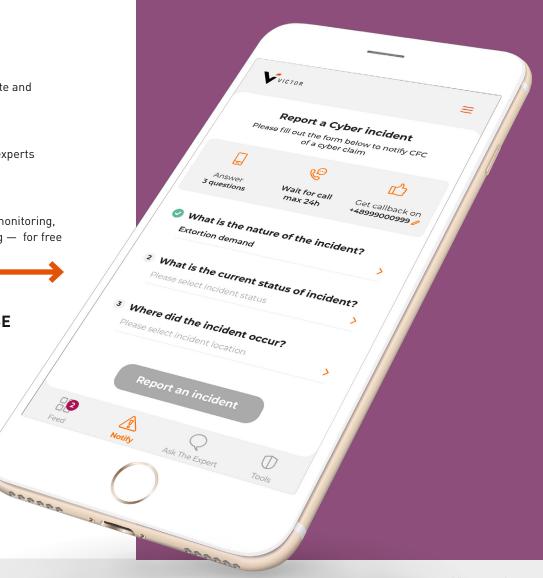
I experienced a ransomware attack and filed the claim on the app on my phone. I had an immediate response from the cyber response team — they were soon on top of the issue, minimizing the damage and helping us get back up and running in short order.

Educational organization

DOWNLOAD VICTOR RESPONSE







Unrivaled cyber incident response

Available 24/7, a global team of cyber incident responders work quickly to triage incidents, contain threats and repair networks, minimizing the impact to your business and getting you back online quickly.

- <15 min technical response time
- 2,500+ cyber events handled each year
- 130+ cybersecurity experts

Cyber claims team

The cyber claims team has over 20 years' experience handling cyber claims.

The team resolves more than 2,000 cyber claims annually, ranging from ransomware attacks to data breaches, business interruption and more.

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Expeditious and extremely helpful. We were immediately educated on the dynamics of the type of cybercrime we encountered and then informed in detail about our specific situation. Stress was replaced with a proactive plan. What an amazing team of experts!

Health care institution



Cyber Claims Team of the Year *Zywave Cyber Risk Awards*

Market-leading coverage highlights

Our comprehensive and robust Victor Cyber coverage includes first party costs, third party liability and access to the largest in-house cybersecurity team in the market.



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Comprehensive cybercrime coverage

Covering a range of cyber risks including social engineering scams, invoice fraud and ransomware.

12-month indemnity period

Reimbursing any business interruption for up to 12 months, a generous duration compared to other providers.

Unlimited reinstatements for first party coverage

Offering a new limit per claim, even if you experience multiple cyber incidents in the same policy period.

Separate limit for incident response costs

Costs for incident response sit separately to the policy, effectively giving you two policy limits for each claim.

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Nil deductible on initial response costs

Cybersecurity experts available 24/7 to help with initial incident response, at no extra cost to you.

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Full coverage for data recovery and recreation

Covering the cost of recovering your data, plus the additional costs to recreate data and applications.

No warranties or conditions that require you to have certain cybersecurity measures in place.



<u>Victor Insurance Managers Inc. (Victor Canada)</u> is a subsidiary of Victor Insurance Managers LLC and a leading managing general agent in Canada. Victor Canada has a rich history in specialty insurance, and offers a unique range of products and programs distributed through independent brokers and advisors. With specialized underwriting and claims expertise, the company provides a wide range of insurance solutions — from specialty property and casualty and professional liability insurance to group and retiree benefits.

Learn more at: victorinsurance.ca and LinkedIn.

Visit us at <u>victorinsurance.ca/cyber</u> to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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