



CYBER INSURANCE

PROTECT YOUR COMPANY AGAINST CYBEREVENTS WITH OUR CYBER PRODUCT

Cyber risk is an exposure that no modern business can escape. The financial impact of cybercrime, business interruption and privacy events are now felt within all industries. With solutions designed for businesses of all sizes and in most industry sectors in Canada, Victor's stand-alone Cyber product provides comprehensive, financially viable insurance options for businesses, with competitive pricing and free access to a market-leading mobile app, [Victor Response](#). The Victor Response app helps businesses prevent cyberincidents by detecting vulnerabilities through tailored security alerts. It also provides access to enterprise grade security advice and an effective response method to notify an expert team instantly when assistance is required.

In addition, businesses with Victor's Cyber insurance policy have access to a range of world-class, proactive, cyber risk management services including perimeter security, password management, endpoint security and employee phishing training. These cyber risk management services are **available exclusively from Victor to Victor Cyber policyholders**.

WHAT ARE THE POLICY FEATURES?

- **Tailored, real-time threat intel through our mobile app**
Proactive threat intel on the most critical cybersecurity risks pertaining specifically to your business, all delivered directly to your phone. You can also access cybersecurity advice 24/7 through the "Ask the Expert" function and get immediate assistance from a specialist team in the event of a cyberincident through instant claims notifying.
- **Market-leading incident response proposition**
Your policy is backed by one of the largest dedicated in-house cyber claims and incident response teams in the world, managed by the insurer and consisting of expert cyber incident responders and specialist cyber claims handlers. In addition, a large network of local specialist partners around the globe allows your insurer to coordinate a response no matter where you are located.
- **Comprehensive business interruption covering the full supply chain**
Broad business interruption coverage not only triggered by malicious cyberevents, but also by accidental system failure, meaning that a cyberevent does not have to take place in order for coverage to apply. This section also covers the full supply chain, extending to events that impact the policyholder's systems, the systems of their technology suppliers as well as those of non-technology suppliers where named.
- **Coverage for full data recreation**
System damage and rectification section that covers the costs associated with not only recovering data and applications and reconstituting computer systems to the position they were in prior to the cyberevent, but also the additional costs of employing contract staff or employee overtime in order to re-enter or recreate your data entirely from scratch.
- **Full cybercrime coverage**
Comprehensive crime coverage for a wide variety of cybercrime events including social engineering scams, invoice fraud, ransomware and targeted extortion. This section also includes affirmative coverage for new types of cybercrime, such as "cryptojacking."
- **Unlimited reinstatement**
By providing unlimited reinstatement for first party coverages, policyholders are not restricted by a policy aggregate and full benefits of coverage are consequently available each time a crisis strikes, even if you experience multiple cyberincidents in the same policy period.

