

**Britam Head Office**

Britam Centre  
Mara / Ragati Road Junction, Upper Hill  
P.O.Box 30375 - 00100 - Nairobi  
Tel: (020) 2833000  
Fax: (020) 2717626 / 2714927  
Email: [info@britam.com](mailto:info@britam.com)  
[www.britam.com](http://www.britam.com)



## CYBER INSURANCE COVER

**Protect your business against cyber based threats**

## ABOUT US

Britam is a leading diversified financial services Group, listed on the Nairobi Securities Exchange. The Group has interests across the Eastern Africa region. The company offers a wide range of financial products and services in Insurance, Asset Management, Banking and property.

## WHAT IS CYBER INSURANCE?

This is a form of insurance that protects businesses against internet based threats. The most common threat insured is data breaches and losses. Such losses are caused by network security breaches, loss of private data and theft of intellectual property.

### Features

- Covers loss or damage to Electronic Data.
- Reputational costs caused by cyber-attack incidents.
- Protects your business against data breach or malicious cyberattack that affects your computer systems;
- Data losses caused by damage, theft, disruption or corruption of your electronic data.

### Key benefits

#### Network security & Privacy liability

Covers claims against your business for failing to keep secure customers' personal data (Social Security numbers, credit card numbers, medical information, passwords, etc). The loss could be caused by theft, unauthorized access, viruses, or denial of service attack.

You will also be paid for costs associated with regulatory investigations and settlement of civil penalties levied by regulators where allowed.

#### Media liability

This is a broad coverage that protects your business against claims or suits for damages caused by the unauthorized use of someone else's copyrighted or trademarked intellectual property. It also covers loss caused by the unauthorized use of any advertising material or plagiarism.

#### Cyber Extortion

This cover protects you in the event hackers access your sensitive data and business secrets and hold the information hostage and demand money in return. In most cases, hackers threaten to release the information to public failure to their demands being met. We also protect your business in cases where hackers download malware to your website and block access by your web visitors and make demands for substantial financial payments.

#### Data Asset Loss

This covers software or data corruption or destruction caused by network security failure. The loss can also occur as a result of external network breach or an internal job carried out by an employee.

#### Business Interruption

Covers your business against loss of net profit that would have been earned had there been no service interruption resulting from a cyber-event. The cover also extends to cater for contingent business interruption losses.