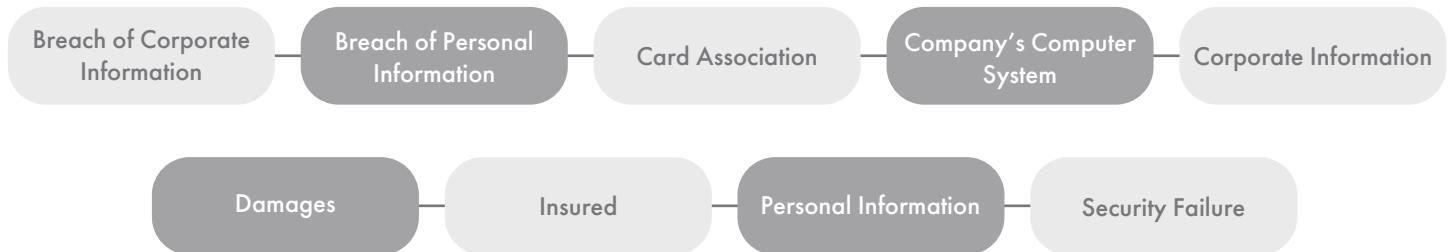


The New CyberEdge® Policy

<p>Legal Services</p> <p>Rapid assistance with legal services with no retention for the first 72 hours post notification.</p>	<p>IT Services</p> <p>Expanded definition with more services offered.</p>	<p>PR Services</p> <p>More services offered.</p>	<p>Data Restoration</p> <p>Expanded definition with more services offered.</p>	<p>Notification to Data Subjects</p> <p>Now offers cover for a "suspected breaches".</p>
<p>Credit Card & ID Theft Monitoring</p> <p>Offers additional protection where data subject's information may have been breached.</p>	<p>Policy wording highlights - Clear and affirmative cover for:</p>			<p>PCI - DSS Fines & Penalties</p> <p>New coverage section.</p>
<p>Cyber /Privacy Extortion</p> <p>Broad cover in the event of cyber extortion.</p>	<p>Failure to Notify</p> <p>Coverage where the insured failed to notify either a data subject or where the insured failed to notify either a data subject or a regulator in the event of a Breach of Personal Information.</p>	<p>Outsource Service Provider</p> <p>Clarified coverages are available in the event of an Outsourced Service Provider (OSP) failure and we now extend cover to OSPs for Data Restoration Costs and Network interruption.</p>	<p>Network Interruption</p> <p>Now Includes Interruption and Mitigation Costs where the insured has the ability to mitigate a material system disruption.</p>	

New or Expanded definitions for the following sections reflective of the recent legislative changes:



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