

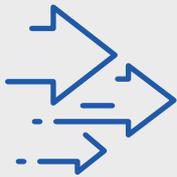
CyberEdge[®]

Bridging the gap between cyber and traditional risk exposures

AIG continues to be at the forefront of providing comprehensive insurance solutions to address today's highly complex exposures. We have developed cutting edge solutions that provide broader coverage for our insureds beyond the traditional types of cover. In fact, AIG was the first to offer cyber insurance globally in 1999. It was introduced into the Australian market in 2012.

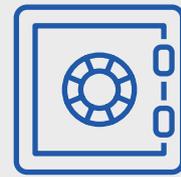
Cyber risk exposures are constantly evolving as criminals are becoming more technologically advanced. Having cyber insurance coverage in place is no longer a "nice-to-have," but is an essential risk transfer solution for businesses whose operations are reliant on technology.

CyberEdge[®] will pay for financial losses as a direct result of:



Response Management

CyberEdge's **Event Management** pays for **Legal, IT and PR** services as well as **Credit and ID Monitoring** in addition to **Data Restoration and Breach Notification** costs.



Data Protection & Regulatory Obligations

Affirmative cover for defence costs and insurable fines incurred during a regulatory or PCI investigation.



Third Party Liability

This section responds to third party liability claims arising from a failure of the insured's network security or a failure to protect data. Insurance also responds to regulatory actions in connection with a security failure, privacy breach, or the failure to disclose a security failure or privacy breach.



Cyber Privacy Extortion

Financial losses related to the resolution of any cyber extortion threats, with an intended security risk to an Insured.

Flexible Cover Modules



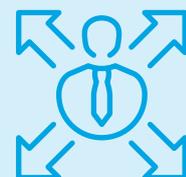
Network Interruption

Network Interruption module covers reduction in net profit and mitigation expenses when business operations are interrupted or suspended due to a cyber security incident.



Cyber / Privacy Extortion

CyberEdge's Extortion module covers losses resulting from an extortion threat. This includes payments to end an extortion as well as fees incurred from specialist cyber extortion advisors.



Outsource Service Provider

CyberEdge's OSP module extends Legal Services & Network Interruption cover to include losses and mitigation costs arising from an OSP Failure.

CyberEdge® assists clients to quickly respond to an incident and manage the event from breach through to resolution.



Risk Consultation

- Mobile Application
- Vulnerability Scanning
- Information Portal
- eLearning



Insurance Coverage

- Third Party Loss Resulting from a Security of Data Breach
- Direct First Party Costs of Responding to a Breach
- Threats to Disclose Data or Attack in the System to Extort Money
- Online Defamation and Copyright and Trademark Infringement



Breach Resolution Team

- 24/7 breach response hotline available
- Legal and Forensic Services
- Notification, Credit, ID Monitoring
- Crisis Communication Experts
- Over 15 Years' Experience Handling Cyber-Related Claims

A holistic risk management approach to ensure business continuity is at the heart of AIG's insurance solutions. More than just paying for the financial losses, we also provide payment for services that help to mitigate risks, face them head-on should an incident arise, and enable clients to recover and bounce back after experiencing a loss. This includes fees for:



Pre-loss consultant services

This includes assistance with mitigating or reducing the risk of loss for the Insured.



Investigative Specialists

These services investigate and report on the facts behind an incident.



Forensic Services

Rendered in the event of an actual or suspected cyber crime to help determine what happened.



Legal Services

This covers legal fees, costs, and expenses incurred during legal proceedings.



Data Reconstitution

These are fees related to restoring, recollecting and recreating data following a cyber incident.



Public Relations Services

These are expenses related to reputation and recovery initiatives such as hiring a public relations firm.

Why AIG



Market leader

AIG was the first to offer Cyber Insurance in the market dating back to 1999, and in Australia in 2012.



We insure a wide variety of **publicly listed companies, private corporations, and non-profit organisations** across various industries in Australia.



We provide coverage for financial loss for offenses committed through the use of the **internet**, unauthorised use of **computers, cloud systems**, or other devices such as **smart phones and tablets**.



In 2016, AIG insured **22,000** commercial clients against cyber-related risks and **22 million** individuals against identity theft globally.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 100 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: <http://www.linkedin.com/company/aig>

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