

Cyber Enterprise Risk Management

Fact Sheet

CHUBB®



Who we target

We have an appetite for doing business with a broad range of customer segments from large multinationals to small business enterprises. We offer domestic and international solutions to a variety of industries and professions, including:

- Manufacturing Construction firms
- Professional services companies
- including law firms
- Healthcare
- Technology
- Utilities
- Retail
- Education
- Associations
- Public Entities
- Assest Managers/Financial Institutions
- Hospitality
- Wholesale and logistics
- Transportation

Please see our Cyber Appetite Guide for further information on target industries.

Limits we offer

- Flexible limits and capacities, depending on the insurance needs of the company
- Maximum aggregate capacity on a given risk is US\$20m
- Up to US\$ 100m of capacity is available through Chubb's Global Cyber Facility

What we typically cover

- Business interruption loss due to a network security failure or attack, human errors, or programming errors.
- Data loss and restoration including decontamination and recovery.
- Incident response and investigation costs, supported by incident reporting hotline and local vendors.
- Delay, disruption, and acceleration costs from a business interruption event.

- Legal costs including exercising contractual indemnity.
- Crisis communications and reputational mitigation expenses.
- Liability arising from failure to maintain confidentiality of data.
- Liability arising from unauthorised use of your network.
- Network or data extortion/ blackmail (where insurable).
- Online media liability.
- Regulatory investigations and or enforcement proceedings expenses and fines/penalties (where insurable)

Value Added Services

- 24/7/365 day incident response hot line
- Specialist vendor panel with local, regional and global capabilities
- Self help web portal called the eRisk Hub
- Empowered local underwriters
- The Chubb claims commitment

Each risk is different and the information above is general in nature. Please read the full policy terms and conditions when assessing coverage provided.

Why Chubb?

- A global cyber practice, combining global and local expertise.
- Worldwide 24/7 incident response in local language with local vendor capabilities.
- Global network with our own operations in 54 countries.
- Superior financial strength with AA rating by Standard & Poor's and A++ by A. M. Best.
- Exceptional claims service.

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

Chubb Insurance Hong Kong Limited
 39/F, One Taikoo Place,
 979 King's Road,
 Quarry Bay, Hong Kong
 O +852 3191 6800
 F +852 2560 3565
www.chubb.com/hk

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