



## LAUW BBR Cyber Policy

# ARE YOUR CLIENTS ADEQUATELY INSURED? DON'T LEAVE THEM EXPOSED.

The world of cyber risks doesn't have to be feared. But you do have to be prepared.

We are delighted to present our comprehensive cyber solution incorporating the market-leading Beazley Breach Response (BBR) product.

The LAUW BBR Cyber product enables your clients to look forward with confidence, with broad coverage for Breach Response, First Party Loss, and any subsequent Liability exposure.

## Policy highlights

### Breach Response:

- Breach Response Services arising from a Data Breach or Security Breach

### First Party Loss (including but not limited to):

- Business Interruption Loss
- Dependent Business Interruption Loss
- Reputation Loss
- Cyber Extortion Loss
- Data Recovery Costs

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LIABILITY

**LONDON AUSTRALIA  
UNDERWRITING PTY LTD**

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# Policy highlights cont'd

## Liability:

- Data and Network Liability (damages) arising from:
  - ✓ Data Breach
  - ✓ Security Breach
  - ✓ Insured's failure to timely disclose a Data Breach or Security Breach
  - ✓ Failure to comply with specific aspects of a Privacy Policy
- Regulatory Defence & Penalties (legally obligated to pay) arising from a Regulatory Proceeding for a Data Breach or a Security Breach
- Payment Card Liabilities & Costs
- Media Liability

## eCrime (direct financial loss sustained resulting from):

1. Fraudulent Instruction;
2. Funds Transfer Fraud; or
3. Telephone Fraud

**Breach response**

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**First party loss**

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**Liability**

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**eCrime**

**Breach response  
team 1800 984 283  
(24 hours)**