



# Cyber excess

Coverage highlights  
**Worldwide**



## Overview

Cyber risk is an exposure that no modern business can escape, and the financial impact of cybercrime, business interruption, and privacy events are now felt within all industries. Our Cyber Excess policy is designed to offer extra peace of mind for businesses who want to top up the cover and limits supplied by the primary policy.



### Who's it for?

Most businesses including healthcare providers, retailers, educational facilities, professional services firms, public entities, energy companies, transportation and logistics companies and financial services providers.



### What does it provide?

Up to 5m (\$/£/€) of excess cyber capacity with an automatic reinstatement of the excess limit as standard, protecting clients against the increasing likelihood of multiple cyber events in a single policy period.



### Optional primary policy top-up coverages:

- Side A – cover for lawsuits against directors and officers arising directly out of a cyber event where an in-force D&O policy excludes cyber claims
- Theft of funds – up to a 1m (\$/£/€) limit for the theft of funds of senior executive officers
- Cybercrime – a top up to the primary limit for wire transfer fraud
- CFC Response - complimentary protection from our award-winning team of cyber security and incident response experts with more than two decades protecting our customers against cyber threats.

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*



# Award-winning **cyber security** and **incident response**

For every cyber policy bound, our global team of cyber security engineers, incident responders and forensic specialists work to successfully prevent and remediate cyber events.

<b>100+</b> Attacks prevented monthly	<b>24/7</b> Follow-the-sun support	<b>&lt;15 mins</b> Response time	<b>2,500+</b> Events handled each year
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With more than two decades protecting our customers against cyber threats, CFC Response is the **largest in-house cyber security and incident response team in the market**. This scale allows us to provide world-class protection for every cyber policy holder.

## Proactive protection

From the moment the policy is bound, our cyber threat analysts work around the clock to protect your business against cyber-attack.

Using insights from **threat intelligence feeds, the dark web, network scanning** and our own **real-life claims data**, we identify potential threats and alert vulnerable customers before the worst happens. See our website for more information on our [risk services](#) and [partners](#).

## Immediate response

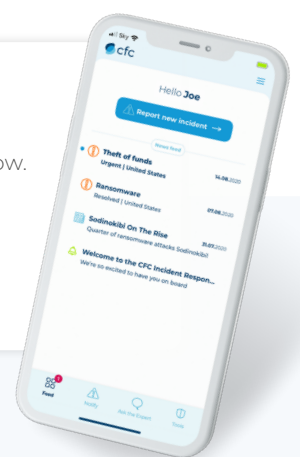
If an incident does occur, our incident responders are **available 24/7**, with an average response time of <15 minutes, to triage incidents, contain threats, and repair networks.

This can make the difference between suffering a catastrophic loss or getting back online quickly. CFC Response works hand-in-hand with our cyber claims team to minimize business downtime and financial loss.

## Real-time support

These services are bolstered by our first-to-market mobile app, Response. Offering real-time threat alerts, free 24/7 access to cyber security experts and a variety of cutting-edge risk management tools. It allows our cyber experts to work with the insured and keep businesses safe.

[Learn more here](#) or download below.



## Our global reach

Our expert cyber security team spans three continents, offering follow-the-sun support.

### About CFC Response

CFC Response is an award-winning cyber security and incident response team with more than two decades protecting our customers against cyber threats. Operated by CFC, we are largest in-house cyber security and incident response team in the cyber insurance market. Learn more at [cfc.com/cyber/response](https://cfc.com/cyber/response).