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Cyber insurance is coverage for a broad range of scenarios in which sensitive stored information might be damaged or lost. The loss of your data property, ideas, confidential corporate information or its inappropriate publication can interrupt your business or cost you time and money.

### Cyber Insurance Basics - What is Cyber Insurance

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What does cyber insurance cover?

Cyber insurance coverage can include compensation for a variety of costs related to cyber security, ranging from technical fixes to future preventative measures and reputational repair. However, the coverage you receive will depend on your provider and their specific policy details. A good cyber insurance policy should include cover for:

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New opportunities are emerging in cyber insurance. Development of cyber insurance may follow several waves, gradually expanding from core propositions focusing on digital assets to new products covering other types of assets and even some non-cyber perils. Time horizon. Product development. Wave 1. Wave 2. Wave 3. Physical BI with cyber peril.

## Cyber Insurance Underwriting and Pricing Considerations

In this installment of my series of posts about the basics of cyber policies (you can read earlier posts [here](#) and [here](#)) I ' m going to talk about privacy liability coverage. As illustrated in the graphic below, privacy liability coverage is one of the four coverages available in typical cyber policies. Privacy liability

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coverage is available to respond to claims by parties who have sustained a privacy injury.

» Cyber Insurance Basics: Privacy Liability Coverage

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Cyber insurance covers the losses relating to damage to, or loss of information from, IT systems and networks. Policies generally include significant assistance with and management of the incident itself, which can be essential when faced with reputational damage or regulatory enforcement.

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Coverage All of the first-party

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coverage elements, and the fines and penalties aspect of the third-party coverage, are typically offered as a sublimit of liability. As these coverage extensions were first introduced, the sublimits would be

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