

"SIMPLY CYBER" CYBER INSURANCE

Whether just starting out, or a long-established family business, running a small/medium enterprise is an exciting, demanding but rewarding challenge. Having worked hard to plan, resource and build up your business, it's critical to protect the tools of your trade, the help you've hired and the offices you occupy. But what about those risks you cannot see?

With technology forming such an important and integral part of our lives, increasing cyber crime and data breaches are now all too common to ignore and as well as causing disruption and concern for companies and their customers alike, they can lead to fines and penalties too.

And it's not just large organisations that are at risk from hacking and viruses. Your business may be small but the impact felt from cyber risk on your business is just as big! A data breach can damage more than just your computer system: it can also damage your reputation and put your customers and employees at risk. **Can you afford that?**



RAK Insurance understands that you need value for money, peace of mind protection for a variety of Cyber risks which is why we've put together our affordable "SIMPLY CYBER" product. It's easy to purchase and easy to pay for: whether buying through one of our trusted business partners or direct from us, our user-friendly online portal asks a few, simple questions and confirms cover at a click! Within minutes of making payment, you'll receive your policy documentation via secure email.

Whatever your business, you're in good company when you choose to be simply securer with a Cyber Insurance policy from RAK Insurance.

WHAT YOU NEED TO KNOW: KEY FACTS

YOUR QUESTIONS	OUR ANSWERS
<p>So what's covered under the Policy?</p> <p>(note this is a brief Summary only and you should refer to the Policy Terms and Conditions for full details)</p>	<ol style="list-style-type: none"> Any business interruption loss caused by a ransomware attack, a distributed denial of service attack (DDOS), operator error (accidentally deleting data), or any other virus or malware that prevents you from trading; Business interruption losses and any costs to minimise a cyber extortion threat (where a third party has stolen your data or threatened a denial of service attack); Any of the above that leads to your cloud or outsource provider not being able to provide you with the agreed service; Costs to restore your data that has been accidentally deleted, corrupted, destroyed or encrypted by a virus or ransomware; Specialist I.T. Forensics to assist you in the event of a cyber loss or attack; Costs incurred due to any accidental breach of copyright or defamation (libel and slander); Your liability for losses caused to third parties by your transmission of any virus, malware or ransomware; Your liability for the loss of any Personal Data or breach or any privacy legislation anywhere in the world. In the event of a data breach we will offer IT Forensics to establish what happened, legal advice, credit monitoring (if bank or credit card details have been compromised), and Public Relations advice if required; and Your liability for any fines and penalties imposed by any bank or the Payment Card industry following the loss of credit card data; Including all legal costs incurred protecting you against a valid claim." <p><u>OPTIONAL EXTENSION WITH SUBLIMITS:</u></p>

	<p>Fund Transfer Fraud & Telephone Hacking</p> <p>As per eligibility subject to business type and referral conditions</p>
<p>And what's not covered?</p> <p>(note this is a brief Summary only and you should refer to the Policy Terms and Conditions for full details)</p>	<ol style="list-style-type: none"> 1. Any physical damage (fire, flood, accidental damage) to your hardware; 2. Any funds or monies that you transfer from your account due to a phishing attack.
<p>What happens when I need to make a claim?</p>	<p>There is a 24 hour incident response line supporting you with advice and assistance from specialist staff within two hours of placing your initial call.</p> <p>Claims Procedure Summary available upon request.</p>
<p>Is there anything I need to do to qualify for this coverage?</p>	<p>Yes, you need to have both a commercial (not a Home Edition) firewall and anti-virus, and also back up your data at least every 7 days. But don't worry if you don't satisfy this at present; RAK Insurance are able to offer this capability from global network security company Avast to you at nil cost. Avast provide services to more small businesses than any other security firm so rest assured you're in safe, experienced hands. AVAST Service Summary available upon request</p>

KEY FEATURES & BENEFITS

- Quick & easy to purchase with only key questions to answer for most applications
- Efficient UAE-wide cyber-incident response network for immediate investigation, mitigation & remediation with global partners
- Nil excess on remediation costs
- 8 hour waiting period for Business Interruption claims
- 180 day indemnity period for Business Interruption losses 365/7/24 cyber-incident notification hotline
- Full payment card industry cover if PCI compliant No sub-limits within the Policy



Security Services Partner

This marketing material contains general information only: it does not constitute an offer to buy or sell an insurance policy or service nor is it intended to provide any insurance or financial advice. Any person interested in this product should read and consider its terms and conditions before taking a decision. This policy is underwritten by Ras Al Khaimah National Insurance Company P.S.C. registered in the Insurance Companies Register of the Insurance Authority of UAE under registration number 7.