



Cyber Excess



Who's it for?

Businesses worldwide with up to 1bn (\$/£/€) in revenue including – but not limited to – 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 10m (\$/£/€) 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
- Risk management services – complimentary access to a full suite of pre and post-loss risk management tools, to be used in conjunction with those provided under the primary policy

Please email applications to commercial@palcanada.com and a PAL Underwriter will be happy to assist you.

Partnering With

BITSIG

SKURIO

Cyber Risk Aware
Creating your human firewall

NINJIO



Prevent

Phishing-focused training

CyberRiskAware is an eLearning tool that tackles the human vulnerabilities in your business, equipping your team to identify and prevent phishing attacks and other social engineering campaigns.

Cyber risk awareness videos

Ninjio offers a large library of fun and engaging cyber risk awareness videos that cover a wide variety of scenarios, from business email compromise to cryptojacking.



Detect

Cyber risk rating report

Bitsight will review key features of your company's internet presence on request and provide you with a cyber security rating, allowing you to benchmark yourself against peers and competitors. This tool also gets you 45-day trial access to the BitSight Portal.

Breach alerts Skurio breach monitoring service continually searches the dark web for information specific to your organization and alerts you in real-time to possible breaches of your data.



Respond

Cyber incident response planner

This policy's incident response team delivers a unique toolkit combining multiple templates and practical advice to help you produce a tailored incident response plan in case the worst happens. By building a robust plan you can effectively reduce the impact of a cyber event and ensure all appropriate parties are engaged at the right time and in the right way.

Programs



Cyber Insurance

Comprehensive cover for cybercrime, privacy liability & breach notification, system damage & system business interruption and access to an expert, in-house cyber claims and incident response team.



Professional Liability

Broad, packaged policies for a wide range of professional services with cyber cover offered as standard.



Management Liability

Cover for a range of risks faced at board-level, including primary and excess directors and officers (D&O) cover.



Medical Malpractice

Experienced underwriting and unambiguous malpractice cover for healthcare organizations, professionals, surgeons and dentists.



Environmental Liability

Pollution liability cover for sites and contractors including bodily injury, environmental damage & cleanup costs.



Financial Institutions

Cover tailored to the new risks faced by modern financial institutions and investment managers.



Healthcare

Packaged policies for healthcare providers and practitioners, including organizations operating in the digital healthcare industry.



Transaction Liability

Representations & warranties cover available to both buyers and sellers, backed by the largest M&A liability team in London.



And more!

Property & Casualty

Cover for the core property and general liability risks faced by most businesses like property damage, business downtime, bodily injury, employers' liability and products liability.

Intellectual Property

Covering the defense or pursuit of infringement claims, contractual indemnities, loss of IP rights and loss of profit.

Product Recall

Comprehensive cover for a variety of industries and recall scenarios, ranging from product guarantees and contamination events to cyber product tamper.

Terrorism

Standalone cover in the event of political, religious and ideological acts, including non-damage business interruption.

Kidnap & Ransom

Cover for traditional and emerging K&R risks, like cyber extortion, as well as marine piracy policies. Backed by a global 24/7 crisis & emergency response team.

Life Sciences

Bespoke cover for drug developers, clinical trial & research organizations, medical device manufacturers and nutraceuticals.

Technology

Professional liability and cyber cover for tech companies, tech service providers, consumer apps and social networks.

Media & Entertainment

Comprehensive cover for media, advertising and other organizations creating or promoting content on or offline.



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