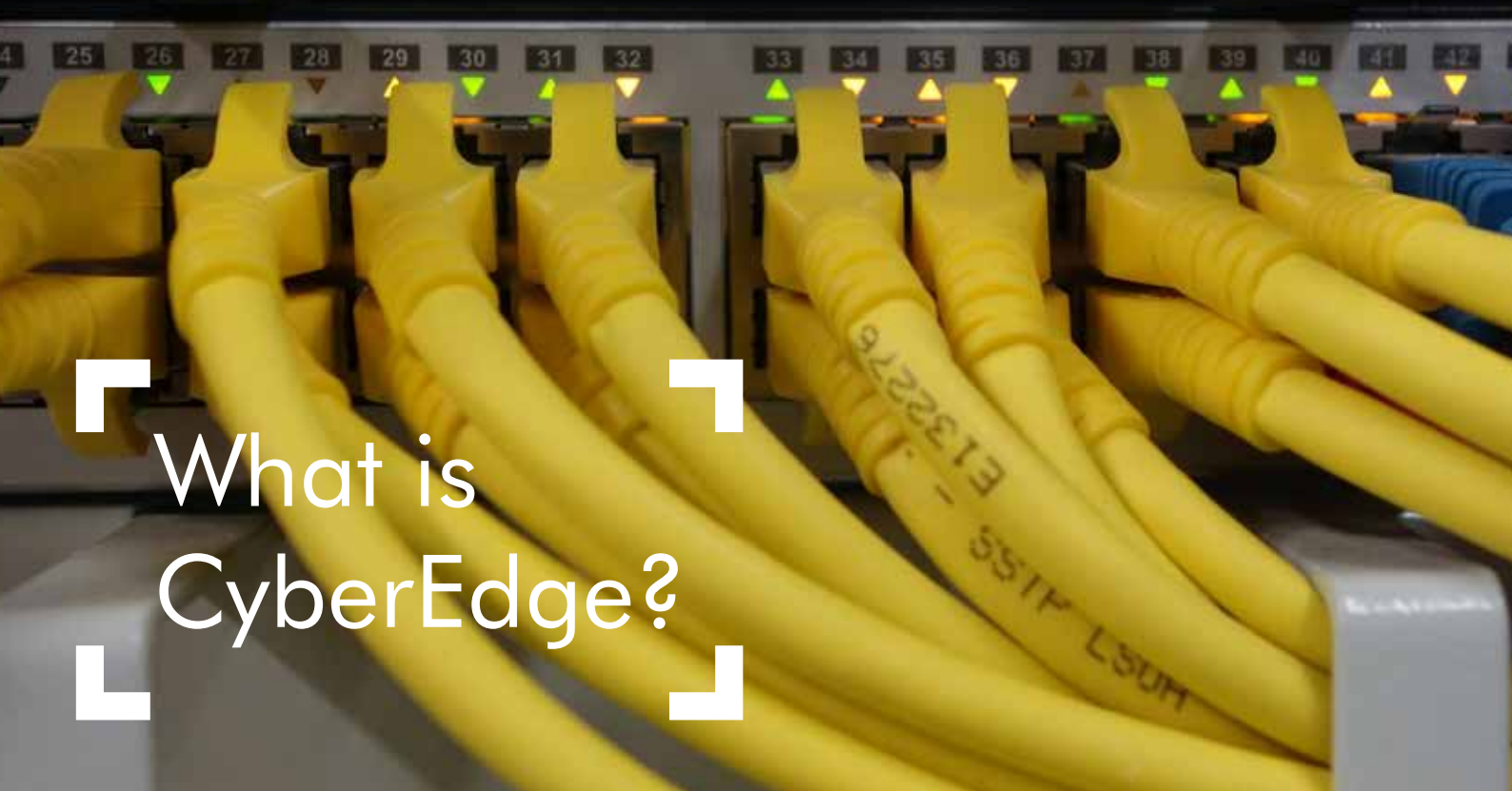


CyberEdge

Protection from the consequences of cyber risks




Bring on tomorrow



# What is CyberEdge?

CyberEdge<sup>®</sup> is a comprehensive risk management insurance solution offered by AIG. The best way to protect against cyber attacks is to prevent them in the first place but sometimes that is not possible. If the first line of your defence is breached, CyberEdge is designed to help you manage and control the impact - and get back to business as usual.

CyberEdge combines insurance protection and risk management tools with access to independent experts. We help businesses safeguard against sensitive data breaches, computer hacking, dumpster diving, computer viruses, employee sabotage or error, pilferage of information, and identity theft.



<p>CyberEdge covers the obvious and less obvious consequences of cyber risk. We provide access to expert underwriters and claims specialists as well as to dedicated tools and expert services to enhance a company's risk management strategy.</p>	<p>CyberEdge is designed to respond to a variety of cyber risk exposures not covered under conventional casualty products.</p>	<p>CyberEdge incorporates access to third party resources to help in the event of a breach. These include forensic, legal and communications specialists.</p>
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What does CyberEdge offer?  
With CyberEdge, we help you respond to an incident promptly.



Because not every risk is the same, we offer a selection of modules to provide the right cover for your business:

### Event management

With a 24/7 call centre to report a security or system failure, and breach of personal information, CyberEdge pays the costs of legal, IT and crisis consulting services to manage and mitigate a cyber incident. If the event makes data or software unreadable, CyberEdge covers the costs of reconstituting it. Notifying and identity monitoring for breach victims are also covered.

### Security and privacy cover

Cover is provided for third party claims from a failure of network security, from failing to maintain the network and from failing to protect data or disclose a breach. Cover also responds to regulatory actions about the misuse, control or processing of personal data.

### Network business interruption

Cover responds to the material interruption of your business operations caused by a network security failure, by reimbursing critical costs in resolving the interruption, the increased operational expenses and the assessed loss of net income.

### Outsourced service provider cover

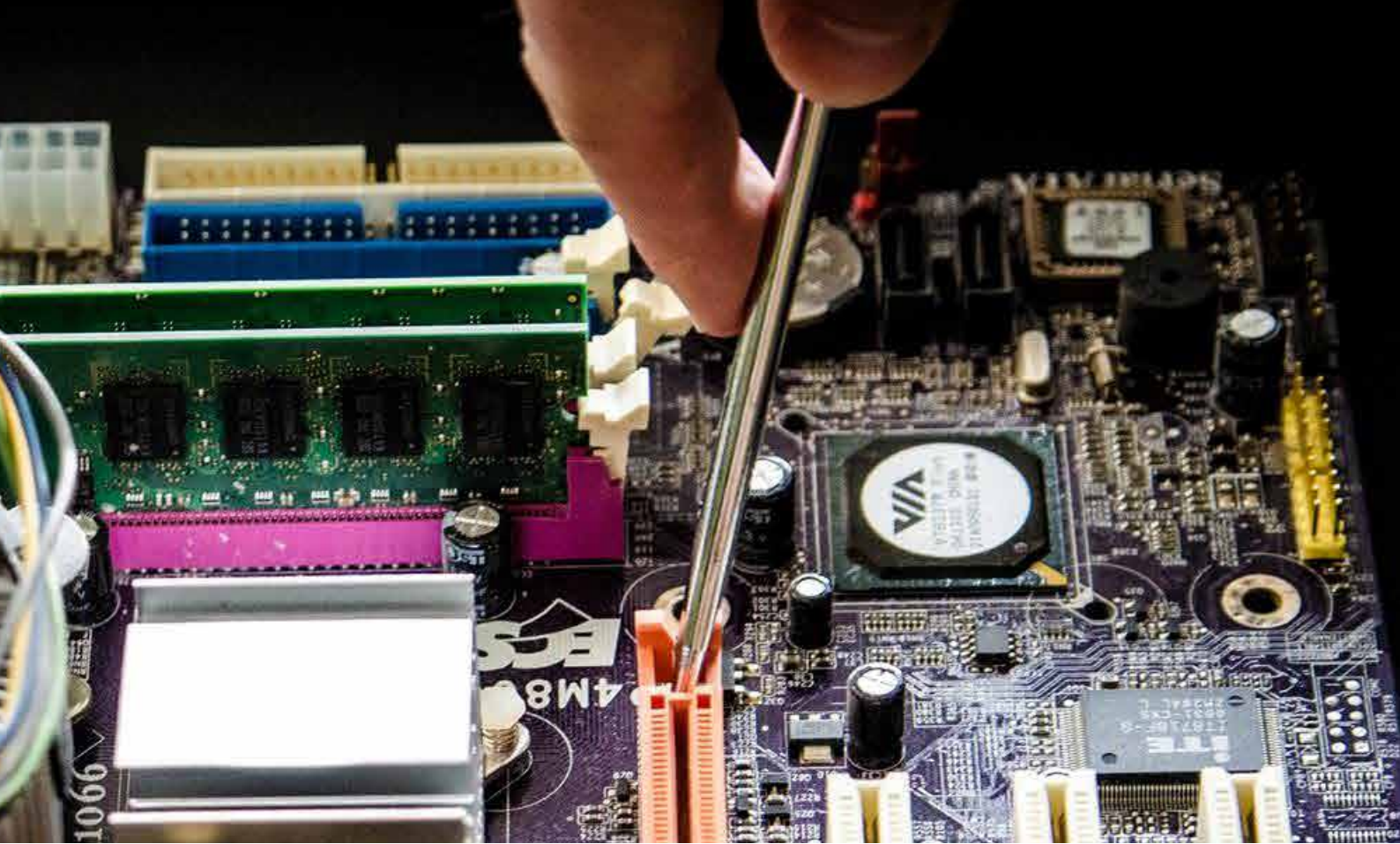
Cover responds to a security failure at your OSP that results in the loss of protected data or stops you accessing data or services. CyberEdge provides legal and consulting costs to manage and mitigate the incident as well as the costs of reconstituting data and software as well as network business interruption.

### Electronic data incident

Whereas traditional property insurance covers tangible property damage this section covers the costs of data becoming machine-unreadable because of a traditional property peril (fire, storm, flood etc). Data or software reconstitution and any business interruption incurred is covered, if a listed peril affects your ability to use or access data.

### Cyber extortion cover

Cover responds to the threat of intentional security attacks by an outsider attempting to extort money, securities, or other valuables. This includes the costs of investigation and money paid to end the event.



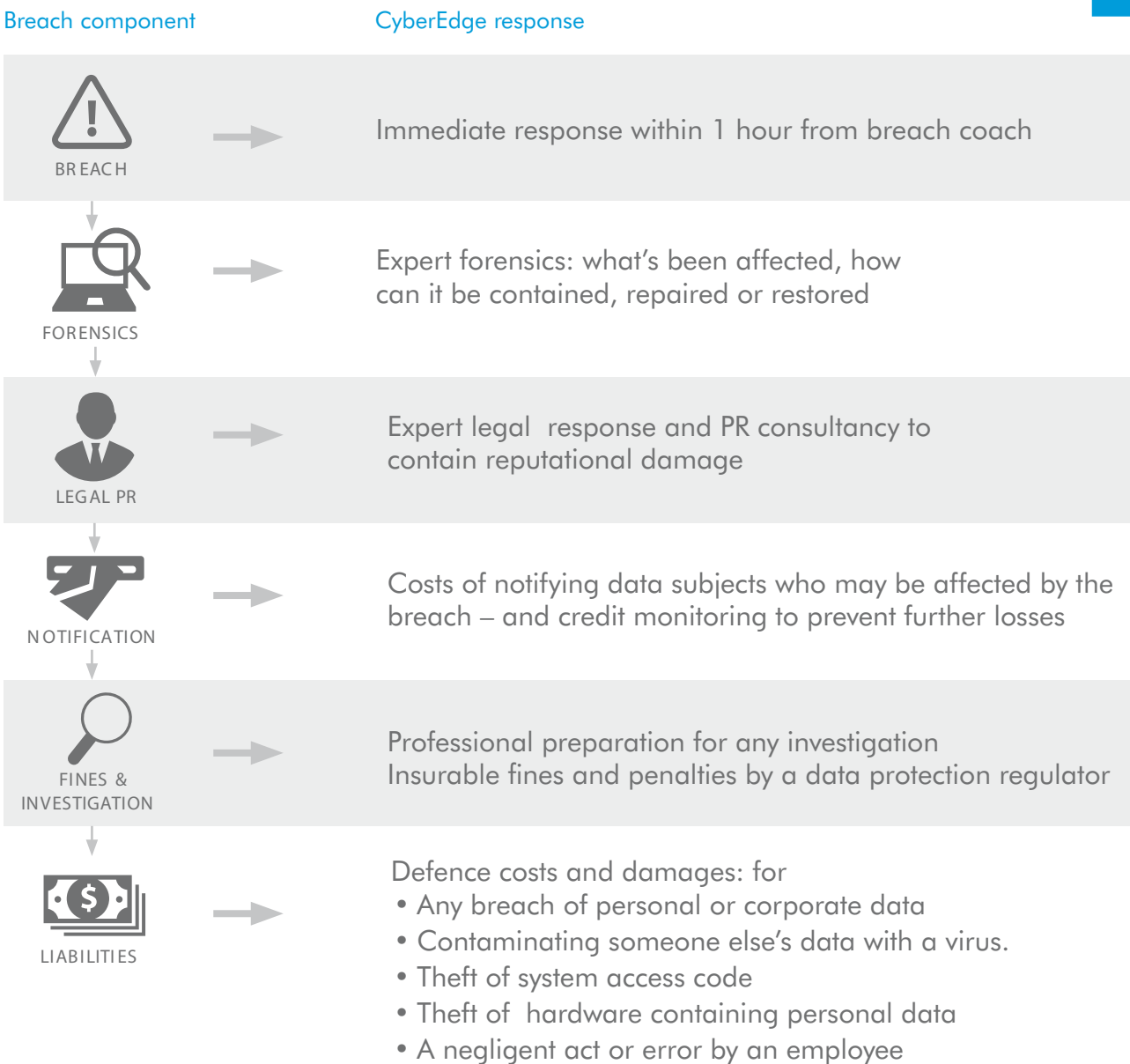
## A comprehensive solution

A response may typically require:

- 24/7 access to global service providers
- A breach coach to navigate a complex regulatory environment
- Expert guidance about notification
- IT specialists to initiate investigation, containment, resolution and remediation so the business can move forward
- Crisis management to mitigate reputational damage
- Identity and credit protection for affected data subjects
- Adjusters to help calculate the net income lost through a network interruption

Comprehensive insurance cover and access to experts who can advise and act on a company's behalf in the event of an incident.

Summary of a breach anatomy and CyberEdge response





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