

Cyber / Internet Liability

Cyber risk is a generic term that describes the risks faced by any individual or business that uses computers, networks, the internet and email. CYBER RISKS FALL INTO 5 BROAD CATEGORIES: 3rd party liability: 1st party damage Theft: Product or service failure: Business interruption

Cyber Risk insurance is designed for the following sectors of the e-commerce and Internet world:

- e-Professionals - providing traditional professional services over the internet
- Information Technology (Internet) Professionals - website developers, systems/computer consultants, etc
- E-commerce Companies - companies existing only on the net and "clicks & mortar" companies, and content providers such as portals, search engines and specialty providers of content
- Internet Advertisers ("Brochureware") - traditional organizations utilizing the internet for marketing

Each of these sectors has a different set of exposures that can be cost effectively protected against with the right Cyber policy.