

Cyber Coverage 2016 Enhancements

Coverage Highlights

- Data is considered insured property, and is covered anywhere in the Policy's Territory.
- Coverage for denial-of-service attacks directed at the Named Insured.
- New Off Premises Data Services coverage provides recovery for loss due to interruption of cloud and other data services.
- Resultant damage from a cyber attack to insured property other than data is covered and is not sublimited.



WATCH THIS!
Cyber Loss Scenarios

FM Global continues to provide broad cyber coverage for both physical loss or damage to data and cyber attacks that cause no physical loss or damage but, by interfering with your data processing equipment or media, result in a business interruption loss. Both coverages have been expanded in our new FM Global Advantage® policy. We've also introduced Off Premises Data Services coverage, which provides recovery in the event that your data processing or transmission services are interrupted, anywhere in the world.

COVERAGE	2011	2016
Data, Programs or Software (DPS)	<ul style="list-style-type: none"> ▪ Covers damage to data, including by malware ▪ Covers temporary costs to defend against a cyber attack ▪ Insured's data covered anywhere in Policy's Territory <p>2-day equivalent deductible</p>	Same broad coverage
Computer Systems Non-Physical Damage (CSNPD)	<ul style="list-style-type: none"> ▪ Time element coverage for cyber attacks that cause no physical loss or damage ▪ Coverage for DDoS attacks <p>2-day equivalent deductible</p>	Same broad coverage, plus <ul style="list-style-type: none"> ▪ Temporary costs to defend against cyber attacks
Off Premises Data Services (OPDS)	Not offered	<ul style="list-style-type: none"> ▪ Coverage for interruption of data services, including cloud computing ▪ Accidental event trigger ▪ Provided on a worldwide basis ▪ Satellites not excluded
Insured Property (other than data)	<ul style="list-style-type: none"> ▪ No "cyber" exclusion in Policy ▪ Policy provides coverage for cyber attacks that result in physical loss or damage to property other than data that is not otherwise excluded ▪ Coverage not subject to the DPS sublimit 	Same broad coverage

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