



CYBER OPTIMAL RECOVERY

Position your FM Global property policy
to your **best advantage** in a cyber event





CYBER OPTIMAL RECOVERY

A new cyber solution that maximizes recovery and improves contract certainty

In the event of a cyber attack, you could be confronted with a wide range of consequences: damage to your data, network interruption, third-party liability issues. And your focus will be on remediation and getting your company back in business.

What you'd like to remove from the equation is uncertainty over how your FM Global Advantage® policy will interact with your cyber policy. FM Global's Cyber Optimal Recovery endorsement offers a simple solution to this potentially complex situation by enabling you to position your FM Global Advantage® policy as primary, excess or contributing insurance as necessary to achieve the best recovery possible.

With Cyber Optimal Recovery, it's simple: FM Global works to maximize your insurance recovery in a cyber attack while you minimize the business impact.

Plus market-leading property insurance coverage

At FM Global, we understand the critical business risks that threaten our clients' ability to remain operational in an uncertain world—and cyber is no exception. Cyber Optimal Recovery rounds out FM Global's broad first-party property coverage for the following:

- **Damage to data** from viruses or other malware
- **Computer network failure** due to denial-of-service attacks
- **Data services or “cloud” interruption** leading to business interruption and/or property damage
- **Resulting property damage** and business interruption on an all-risk basis, to the policy or location limit. The FM Global Advantage policy does not exclude or impose cyber limits on physical damage to insured property or downtime due to a cyber attack.



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