

# CyberEdge® for SMEs

Bridging the gap between cyber and traditional risk exposures

Disruption and financial losses resulting from a cyber-attack are a significant concern for most businesses, yet many still only buy traditional insurance for physical assets and liabilities. It is important that SMEs also build cyber resilience and consider the business impact in the event their data or computer systems become compromised.

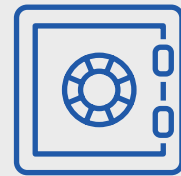
The likelihood of the occurrence of a cyber-attack has increased significantly as external threats become more technologically advanced and financially driven. Having a CyberEdge policy in addition to traditional types of insurance covers allows SMEs to manage their risks. CyberEdge covers the cost to investigate and rectify a cyber-attack as well as the loss of profit and reputation if the event is not managed correctly.

## CyberEdge will pay for critical costs incurred in a cyber incident



### Ransom Attacks

Payment to resolve an extortion threat as well as fees to hire specialist extortion advisors.



### Data Protection & Regulatory Obligations

Investigation costs, fines, and penalties from a privacy regulatory investigation.



### Third Party Liability

Defense costs and damages for claims arising from failure of computer security and disclosure of private information.



### Loss of Profit & Extra Expense

Compensation for loss of profit as a result of system and/or data interruption



### 24/7 Cyber Breach Resolution Team

Most critically, you will need experts to help respond to your cyber incident.

### Forensic Services

Helps determine what has happened.

### IT Services

Restoring, collecting, and recreating data.

### Legal Services

Legal services to understand obligations and defend legal proceedings.

### Public Relations Services

Reputation and recovery initiatives such as crisis communication strategies.

CyberEdge assists clients to quickly respond to an incident and manage the event from breach through to resolution.



### 24/7 Cyber Breach Resolution Team

24/7 breach response hotline

Manage unfolding events and quickly respond to inquiries

Local presence supported by global resources



### Insurance Coverage

Pays for the cyber breach resolution team

Pays for defence costs and damages from third party claims

Pays for privacy regulator investigations

Pays for business interruption losses



### Claims Service

20 years experience in cyber-related claims

Ready to assist as soon as you suspect a potential breach

Works closely with you and the cyber breach resolution team to make quick decisions

## Why AIG



### Market leader

AIG was the first to offer cyber insurance in 1999.



We insure a wide variety of **publicly listed companies, private corporations, non-profit organisations, and now SMEs** across various industries in Singapore.



In 2016, AIG insured **22,000** commercial clients against cyber-related risks and **22 million** individuals against identity theft globally.



We have a **global footprint** serving clients in over 200 countries and jurisdictions. This includes AIG affiliate insurers and third party network party insurers.

## Quote and cover in 3 easy steps



1

Contact your broker or agent and ask about AIG's CyberEdge® Instant Quote offering.



2

Choose your business' revenue band then pick the coverage limit required.



3

Complete a short declaration. If your business activities qualifies under the instant quote offering, your broker or agent can easily bind the policy with AIG.



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### CONTACT

SINGAPORE  
AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #07-16  
Singapore 079120

General customer service  
Tel: +65 6419 1800  
Email: [AIGSGPFSPC@aig.com](mailto:AIGSGPFSPC@aig.com)