

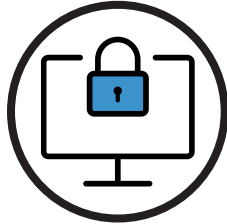


MORPHEUS INSURANCE SOLUTIONS
PROTECTING YOUR HOME AND BUSINESS

Presents...

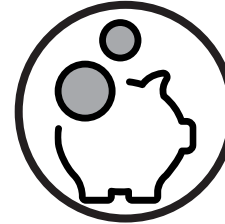
SIX KEY AREAS OF CYBER LIABILITY INSURANCE

1) Business Interruption Loss



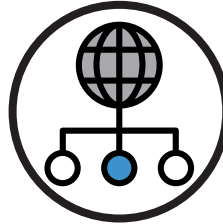
Insurers will cover loss of income during the period of interruption, including if this is caused by increased costs of conducting business in the aftermath of the attack. This can be a critical safety net as a business looks to recover a normal working pattern.

2) Privacy Breach Costs



One of the most critical sections of a cyber policy, this is sometimes divided into Breach Costs, which covers costs arising from dealing with a security breach, while Privacy Liability protection will cover a business against claims of infringement of privacy in the event of a breach.

3) Cyber Extortion



This protects a business from ransomware and other attempts to seize control of operational or personal data until a fee is paid. It reimburses the ransom and any associated costs. This clause is included as standard in most cyber insurance policies.

4) Cyber Forensic Support



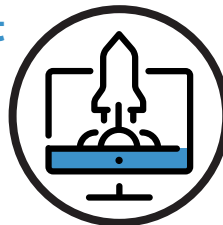
Forensic support can be a standalone clause or included in "Breach Costs". Cyber forensic support translates to having near-immediate 24/7 support from cyber specialists after a hack or data breach.

5) Media Liability



This covers exposure for libel, slander, defamation or infringement of intellectual property rights. This clause is especially relevant for companies that rely on email, internet or social media, or have significant advertising on their site that may lead to a liability.

6) Asset Replacement



This covers hacker damage to digital assets, in particular protection against the loss, corruption or alteration of data as well as the misuse of programs and systems. This is especially relevant for firms that rely on online business models or on automated manufacturing systems.



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