

# Insurance Tenacity

## with Cyber Ingenuity

A cyber event can quickly cripple a company's operations. QCyberProtect, QBE's comprehensive cyber policy, provides bespoke coverage that guards against loss arising from current and emerging cyber risks.

### Our modular Cyber policy can include coverage for:

- Network Security and Privacy Liability Coverage (inc PCI-DSS)
- Privacy Regulatory Proceeding
- Online Media Liability
- Event Expense & Bricking
- Network Extortion
- Business Interruption & Dependent Business Interruption, plus claims preparation costs
- Consequential Reputational Loss
- Reward Fund
- Cryptojacking
- Social Engineering

### Risk appetite

**Broad capacity for cyber risk:** from companies with fully outsourced IT networks to those with complex, large-scale IT systems.

**Limited or restricted appetite for:** public entities/ municipalities, education, healthcare, energy, utilities, and cryptocurrency.



### Coverage highlights

- Worldwide protection
- 20% acquisition threshold, 90 days to notify
- Betterment expenses
- Definition of claim includes non-monetary relief
- Blanket waiver of subrogation when required by contract
- 60-day automatic extended reporting period
- Coverage for liquidated damages if not in excess of the insured's liability
- Event expenses include costs to temporarily store the insured's electronic data at a third-party host location



### Target size

QBE clients range from small and medium-sized enterprises to global corporations, with **primary and excess capacity up to \$10M.**

#### Sarah Hamlat

Senior Cyber Underwriter  
+971 45 08 14 08  
sarah.hamlat@qbe.com

#### Rachel Perry

Head of Third Party Lines  
+971 45 08 14 04  
rachel.perry@qbe.com

### QBE Insurance, Middle East

Unit 202-204, Gate Village 7, Dubai International Financial Centre (DIFC), PO Box 506840, Dubai, UAE  
+971 4 508 1400 | QBE.ae

QBE UK Limited, trading as QBE Insurance, Middle East, is registered as a Recognised Company at the Dubai International Financial Centre, registered no. 0806, registered office: Office 411, Level 4, Gate Village 4, Dubai International Financial Centre, PO Box 506840, Dubai, UAE. It is regulated by the Dubai Financial Services Authority.