

AIG Cyber Cover Guide



Coverage for:	Cyber Coverage Channels				
	CyberEdge®	CyberEdge Plus	Property Performance	EAGLE (Environmental)	CyberEdge PC®
Third-party claims arising out of, or alleging financial loss as a result of, a failure of the insured's network security or a failure to protect confidential information	✓			✓	Excess-Difference in Conditions solution to enhance and fill gaps in coverage for cybersecurity risk.
Investigation and defense of regulatory actions arising out of a failure of the insured's network security or a failure to protect confidential information, including coverage for such fines and penalties if allowable by law	✓			✓	
PCI-DSS (Payment Card Industry Data Security Standard) assessments for the failure to protect payment card data	✓			✓	
Costs of notifications, public relations and other services to assist in managing and mitigating a cyber incident; legal consulting and identity monitoring costs for victims of a breach are included	✓			✓	
Forensic investigation costs due a covered cyber event	✓		✓	✓	
Costs to restore electronic data from duplicates or, if not possible, costs to research, gather and assemble electronic data due to a covered cyber event	✓		✓	✓	
Responds to a material interruption of an insured's business operations providing for business interruption and certain expenses due to a covered cyber event	✓		✓	✓	
Reimbursement of ransom payments incurred in terminating a covered cyber event	✓				
Business income loss resulting from physical damage to property due to a covered cyber event		✓	✓		
Loss associated with first party property damage due to a covered cyber event		✓	✓		
Third-party claims alleging bodily injury or third party property damage caused by a security failure or privacy event		✓			
Third-party claims alleging bodily injury and third party property damage caused by a breach of a computer system that is part of an insured's product		✓			
Coverage Form	Specialty Risk Protector		Standalone policy form	Endorsement to EAGLE policies	Standalone policy form

For more information, contact your underwriter or visit www.aig.com/cyber.

What constitutes a "covered cyber event" may vary by type of coverage and policy form, and all statements are subject to the terms, conditions, and exclusions of the specific policy. The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage. American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.