APEX INSURANCE

Optimum Cyber Plus

This policy has been designed to offer the Insured comprehensive coverage against both cyber-crime and operational errors to cover their liability for breaches of any privacy legislation anywhere in the world.

Key benefits of this cover:

- Retroactive date prior 12 months
- Nil deductible applicable to Remediation costs
- Monetary retention applies only to Business Interruption after the expiry of the Waiting Period
- Cover extends to Cloud and Outsourced locations
- 24/7 incident response line
- Includes Operational and Human Errors

What we cover

- Any business interruption loss caused by a ransomware attack, a distributed denial of service attack (DDOS), operator error (accidentally deleting data), or any other virus or malware that prevents insured from trading.
- Business interruption losses and any costs to minimise a cyber extortion threat (where a third party has stolen Insureds data or threatened a denial of service attack).
- Nil deductible applicable to Remediation costs which consist of Credit Monitoring, Cyber Extortion, Data Restoration, Forensic, Legal Representation Expenses, Customer Notification and Public Relations.
- Cover is included for the Insured's cloud or outsource provider not being able to provide the insured with an agreed service.
- Costs to restore an insureds data that has been accidentally deleted, corrupted, destroyed or encrypted by a virus or ransomware.
- Specialist I.T. Forensics to assist an insured in the event of a cyber loss or attack.
- Costs incurred due to any accidental breach of copyright or defamation (libel and slander).
- Insureds liability for losses caused to third parties by the transmission of any virus, malware or ransomware.
- Insureds liability for the loss of any Personal Data or breach of any privacy legislation, anywhere in the world. In the event of a data breach we will offer IT Forensics to establish what happened, legal advice, credit monitoring (if bank or credit card details have been compromised), and Public Relations advice where required.
- Mental anguish or mental injury as a result of a Data Liability Event or Network Security Event.
- Insureds liability for any fines and penalties imposed by any bank or the Payment Card industry following the loss of credit card data. Including all legal costs incurred protecting you against a valid claim.
- Automatic 12 months retroactive period for new policies. Retroactive date matched for those insured who currently have a cyber policy moving to Optimum Cyber Plus.
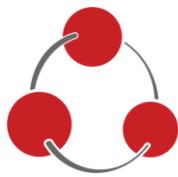
Additional covers we provide:

- FUNDS TRANSFER FRAUD (INCLUDING HELD IN ESCROW) - Theft of money and fraud, including phishing scams, electronic wire transfer fraud, and social engineering.
- TELEPHONE HACKING - Insureds legal liability to telephone or communications providers with whom the Insured has a written contract and has caused additional costs by the unauthorised use of the Insured's digital telephony infrastructure

Claims

There is a 24 hour, 365 day a year incident response line where you will receive advice and assistance from specialist staff within two hours of your initial call.

Qualifying Questions

Is there anything you need to do to qualify for this coverage? Yes, you need to have an operational commercial grade firewall and anti-virus. Their critical data must also be backed up at least every 7 days. The policy conditions are in place to protect the your business and it is for this reason that we are able to offer the necessary firewall, anti-virus, and data backups via our partner Avast, at no additional cost, for organisations with turnovers up to £5M that do not currently satisfy the above condition.

CYBER AMI and Cyber Essentials

Cyber threats are increasing; small businesses are a prime target for organised crime and a hotspot for common, avoidable accidents. This needn't be the case.
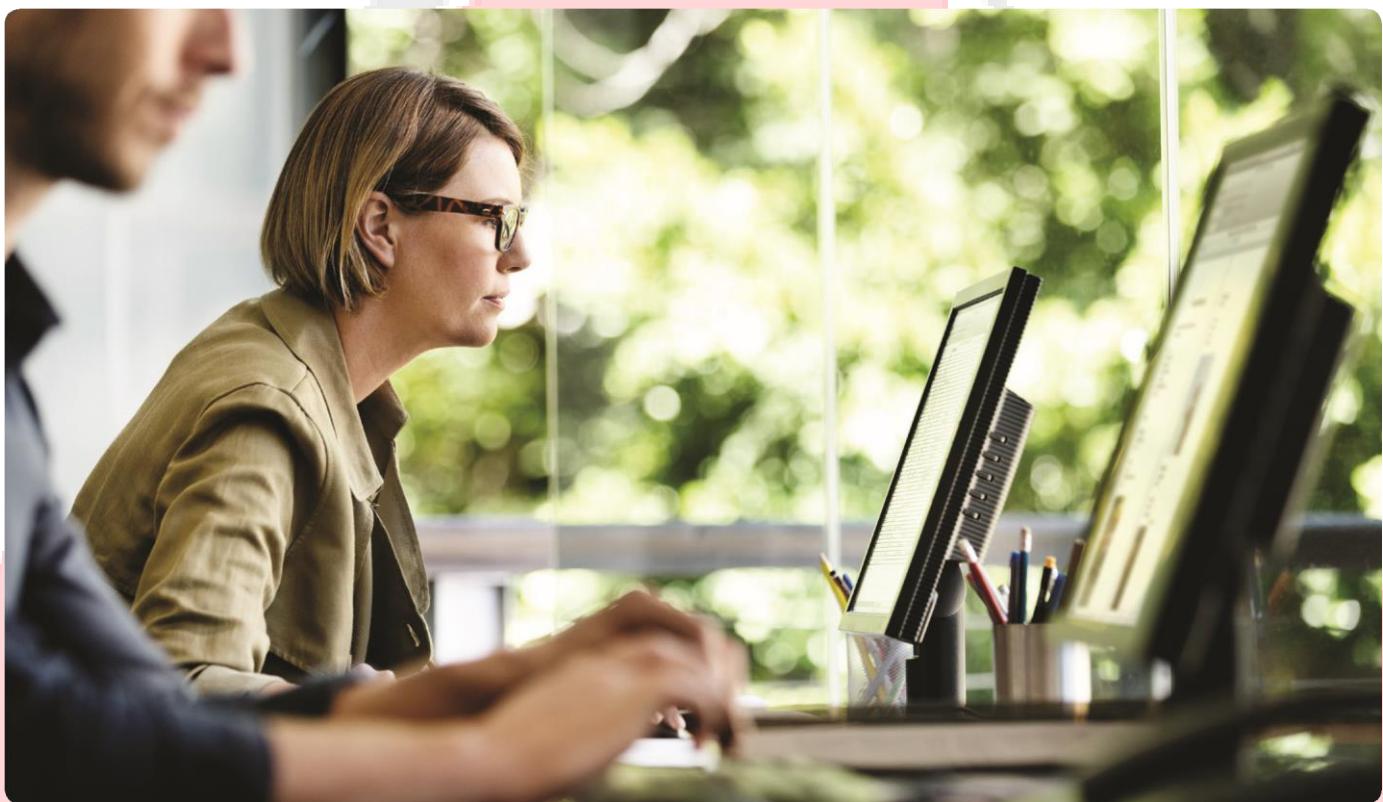
Cyber Essentials

The Cyber Essentials scheme is a cyber risk management specification for businesses created by HM Government.

Compliance with Cyber Essentials will reduce risk of common cyber attacks by up to 80%.

Cyber Essentials is widely considered the minimum benchmark for cybersecurity in any business.

A business can obtain an official Cyber Essentials certificate to demonstrate activity and compliance.

Cyber Essentials is supportive in working towards the information security requirements of the GDPR.

About Cyber AMI

Cyber AMI is a web-based business app to help firms achieve and maintain compliance with Cyber Essentials.

Using Cyber AMI can save a business thousands of pounds over using an in-person consultant.

Designed for the non-technical layman, Cyber AMI guides you through Cyber Essentials in plain-English.

A business has instant access to Cyber AMI on registration, there's nothing to download or install.

Progress at your own pace. Modular assessments and education supports the journey.

Cyber AMI manages the annual Cyber Essentials certification process. There's no jargon, no hassle, and no fuss.
Compliance with Cyber Essentials is increasingly demanded in both public and private sector contracts.
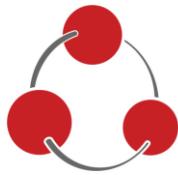
APEX INSURANCE

CYBER AMI

User needs profiles

- Needs to acquire their Cyber Essentials certificate as part of a public or private sector tender.
- Certificate is demanded as part of cooperative network requirements.
- Wants to reduce the cost of annual recertification if they have previously used an expensive consultant.
- Has a desire to improve their information security practices to a recognised benchmark.
- Wishes to obtain a validated badge to use for marketing or PR purposes with their target audience.

Key facts

- Save £££ thousands over using in-person consultancy.
- Written in plain-English; designed for use by the non-technical layman.
- Consists of self-assessment modules and corresponding contextually supportive education modules for clarity.
- Following our process, the annually renewed certificate is guaranteed.
- Fast track certification as standard due to Cyber AMI's recognition by our Certification Body.
- Helps manage the annual certification renewals process.
- Regularly updated software and instant access on registration.
- Cloud-based service; access at anytime, anywhere, on any device.
- Cyber AMI was the first online platform launched facilitating Cyber Essentials certification.
- Regularly updated with a comprehensive software development roadmap.
- Fully designed and built by Berea in house in Leicester, UK.

Avast Business Pro Plus Antivirus and Cloudcare Backups included with your OSR Cyber Plus Policy

OSR have partnered with Avast to help protect your staff from viruses, cyber-attacks and loss of data. Avast is one of the largest security companies in the world using next-gen technologies to fight cyber-attacks in real time.

Avast Business Pro Plus, Antivirus and Cloudcare backup solution, includes award-winning endpoint protection and data backups for your business. If you purchase our Optimum Cyber Plus insurance policy and are a business with a turnover of under £5m, you are eligible for up to 10 device licences of Avast endpoint protection and data backup free of charge.

PRODUCT OVERVIEW:

- **File Shield** Scans files and programs before allowing them to open or run.

- **CyberCapture** Sends suspicious files to the Threat Lab for analysis.

- **Firewall** Filters network traffic and stops untrusted connections.

- **Behaviour Shield** Stops dangerous programs and applications on your device.

- **Web Shield** Blocks dangerous websites before they open.

- **Email Shield** Continuously checks for threats in incoming and outgoing emails.

- **Anti-spam** Blocks unwanted spam and phishing emails.

- **Smart Scan** Quickly checks for any performance or security issues.

- **Sandbox** A safe environment to test dubious files and programs.

- **Wi-Fi Inspector** Discovers vulnerabilities in your network.

- **Real Site** Keeps you away from fake sites designed to steal your data.

- **Rescue Disk** Creates an external backup antivirus to salvage compromised PCs.

- **Data Shredder** Permanently deletes files you don't want recovered.

- **Browser Clean up** Erases junk files slowing down your browser.

- **Webcam Shield** Alerts you before your webcam is turned on to protect your privacy.

- **Passwords** Protects your passwords and streamlines your online accounts.

- **Secure line VPN** Makes open, vulnerable networks safe, anywhere in the world.
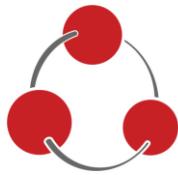
Protect Customer Data

It's crucial that customers know their data is secure. With Avast Business Cloud Backup, data is protected both in-transit and at rest using three-tier encryption. Avast Business Cloud Backup data centre's also have ISO9001 and ISO27001 certification giving customers peace of mind that their data won't be compromised.

Restore and Back up anytime

Set schedules to automatically back up data whenever a device is connected to the Internet. Should the worst happen, customer data can be restored on-demand ensuring the impact of any data loss is minimized.

Data Reporting

Generate real-time reports on stored data usage, individual device usage, backup plans, history and much more.

View and restore files anytime

If data is lost or becomes corrupt, backed up data can be viewed and restored directly from the Avast Business Cloud Care portal.

SQL and Exchange back up

Backup and restore SQL 2008 and 2012 databases, Exchange 2003, 2007, 2010 and 2013 mailbox databases from the Avast Business Cloud Care portal.

Protect Servers

ShadowProtect® enables you to image and back up servers to protect against hardware failures, lost information or even issues that arise with a location move.

Cloudcare Architecture

• 256-bit AES encryption at device level
• 128-bit SSL encryption in transit
• 256-bit AES encryption at data centres
• Private Cloud, fully redundant data centres
• Secure user password enforcement
• Compatible with existing firewalls
• Log in to CloudCare using your
• Apple iPhone™ & iPad™ with our CloudCare app
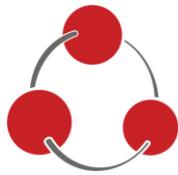
GDPR 123 Training Benefits

OSR have partnered with GDPR 123, to bring you staff training as part of your Optimum Cyber Plus policy. We understand that your reputation matters, so we have partnered with a range of industry experts to help you avoid data breaches or other Cyber attacks.

Having helped with your C Suite data, through KryptoGuard and your firewall security through Avast, we now turn to perhaps the most difficult area, your staff. It is a simple matter to inadvertently open an email that downloads a virus behind your firewall, or for a member of staff to bring a USB stick to work that includes a virus.

HOW GDPR 123 TRAINING WILL HELP:

Compliance

GDPR 123 training will help you to meet your obligations under:

1. **The GDPR regulations**
2. **The Directors' due diligence criteria**
3. **The ICO's Breach Response question**
4. **Staff disciplinary scenarios**

Cyber Awareness Training in the following areas:

1. **Email and Password security**
2. **Virus's and Malware**
3. **Using the internet and cloud services more safely**
4. **Social media**
5. **Physical security**

Data Awareness Training:

1. **Disposal of data**
2. **Data Classification (PII, Special Category, Corporate Sensitive, Prohibited Data)**
3. **Data Rights and Freedoms**
4. **Methods of Communication**
5. **Data Collection and Handling**
6. **Data Sharing**
7. **Data Law**

Overview

Our objective is to help your organisation to help itself. From training new and existing staff to identify and mitigate areas of weakness, thereby reducing risk, to ensuring those actions have, and continue to be, acted upon, by providing high level reports to senior management and department managers, with drill down capabilities for your IT team, where a problem is identified.