

# CYBER INSURANCE



**BLUE  
ZEBRA**  
INSURANCE

## BLUE ZEBRA

### IS A BROKER ONLY INSURANCE BUSINESS

Blue Zebra insurance (www.bzi.com.au) is a technology enabled insurance business that only distributes insurance products through professional insurance brokers.

## CHANGING CYBER THREATS

Technology is always evolving and in unison with this, cyber criminals are constantly building upon previous iterations, trying to improve what worked before and leaving behind what didn't. Cyber risks and threats are dynamic and evolving quickly.

Blue Zebra's policy has been designed to meet these new threats and provide SME's the protection they need in 2021 and beyond.

## THE PRODUCT

Designed for the latest cyber threats, Blue Zebra's product is underpinned by:

- A radically fast application process which balances security posture assessment balanced with ease of transaction;
- Extremely broad appetite;
- Security is provided by Munich Re Syndicate at Lloyd's.

## THE TECHNOLOGY

The use of our latest technology, data pre-population and analytical tools supports brokers to streamline the cyber insurance quotation process and is supported by our cyber underwriting algorithm which utilises methodologies to more accurately assess cyber risk.

## EMERGENCY RESPONSE

Blue Zebra has partnered with Wotton & Kearney to provide immediate emergency response for its clients. Importantly, Wotton & Kearney:

- are market leaders in managing cyber claims;
- has a specialist cyber team that has managed hundreds of incidents;
- maintains an onshore 24/7 Emergency Response Hotline, always answered by one of the cyber team.

Specialist providers are utilised to assist with IT forensics, Legal assistance, Public Relations and Credit Monitoring.

## BLUE ZEBRA'S APPETITE

Blue Zebra's appetite is extremely broad and importantly covers the industry sectors which are most susceptible to data breaches and cyber threats.

**Office Australian Information Commissioner ("OAIC") Notifiable Data Breaches, July – December 2020**

### TOP INDUSTRY SECTORS BY NOTIFICATIONS

#### Top four industry sectors

1. Health Service Providers
2. Finance
3. Education
4. Legal & Accounting

#### Blue Zebra Appetite



WE ARE A  
DIFFERENT  
BREED IN  
INSURANCE.



## CYBER INSURANCE COVERS

### COVER 1

Third Party Liability

### COVER 2

Defence Costs

### COVER 3

Event Recovery Costs

### COVER 4

Business Interruption Loss

### COVER 5

Cyber Threat of Extortion Response Costs

### COVER 6

Payment Card Industry Data Security Standard Fines

### COVER 7

Optional Cover for Criminal Financial Loss - Cyber Theft; Social Engineering, Customer Phishing Theft and Telephone Phreaking.