

Internet v Cyber Liability Insurance

Internet Liability

- **Media & content-related liabilities:** including cover for user-generated content
- **Defamation:** covering your exposure to allegations of libel, slander or disparagement
- **Intellectual property rights infringement:** protection against allegations of content infringement, including copyright & trademarks
- **Professional service failure:** blanket professional negligence & breach of contract coverage
- **Fraudulent acts:** damages payable as the result of the fraudulent use of an electronic signature or emails where a third party has relied on these in good faith

Cyber Liability

- **Cyber risks protection:** covers liability for 3rd party financial loss due to hacking attacks or viruses emanating from your systems
- **Denial of access:** covers your liability for 3rd party financial loss due to system downtime following a hack
- **Privacy breach:** covers your liability for theft of, or breach of, personal information
- **Notification costs:** costs incurred in notifying 3rd parties
- **Security costs:** covers other post-breach costs including IT forensics, credit monitoring expenses & data extortion
- **Business interruption:** covering your own revenue loss arising from a network hack or downtime
- **Brand rehabilitation:** PR costs incurred to limit your brand damage following a cyber attack

Internet Liability Insurance is relevant for any organisation with a presence on the web or using electronic forms of communication. **Cyber Liability Insurance** is critical for any organisation that has a revenue dependency on computer networks (their own or Cloud networks). As well as those who hold third party data, or operate interactive or transactional online web services:

- **Digital, social & community media**
- **Photo, music and video sharing websites**
- **Games, software & apps**
- **Web publishers, bloggers, and wikis & other content creators**
- **Online recording & broadcast**
- **E-tailers**
- **Healthcare providers**
- **Professional service companies**

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