

**Hiscox CyberClear365**  
Year-round cyber support

**HISCOX**  
LONDON MARKET

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**When a cyber risk materialises, a quick and effective response is required to contain the incident and minimise losses.**

For cyber risks ranging from ransomware, to a distributed denial of service, or a major data breach, Hiscox protects businesses during the immediate crisis response, all the way through to a return to 'business as usual' and beyond.

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## Year-round cyber support

Hiscox CyberClear365 is not a once-a-year insurance transaction, but an ongoing support offering for clients throughout the year.

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### Clear and comprehensive cover

- Simple, unambiguous policy wordings so clients know what they are buying and what is covered.
- Onboarding with our incident response partners so that everyone knows what to expect, and be ready to act, should the worst happen.
- 24/7 hotline run by a specialist incident response partner, to offer incident support from the first contact.
- Support from Hiscox claims underwriters throughout the response process.

### Education and advisory

- Access to proactive cyber services including risk assessment and advice.
- Claims analysis and cyber thought-leadership information.
- Content to help improve cyber maturity and incident preparedness.
- Partner-led advisory services to improve cyber risk management.

### Unparalleled claims service

- Our claims approach mirrors the simplicity and transparent nature of our underwriting philosophy.
- Our expert claims underwriters handle some of the largest and most complicated claims in the market and are integral to our product design and risk appetite.
- Adopting an integrated approach, our claims experts and underwriters are clear on the intent of the policy language.
- Claims will be handled by decision makers, with quick access to authority where required, to ensure claims are paid promptly and efficiently.







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## Coverage and benefits







Hiscox CyberClear365 offers transparent and flexible wordings, broad coverage and a range of benefits.

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### Hiscox CyberClear365 cover

	First-party incident costs.
	Flexible business interruption cover.
	Full system failure triggers including unintentional or unplanned outage.
	Voluntary shutdown.
	Reputational harm.
	Third-party cyber liability.

### Hiscox CyberClear365 benefits

	Broad, flexible and clear wordings.
	Incident costs sub-limit provided without the need for prior consent.
	Mitigation costs to prevent further losses.
	Flexible approach to the use of external incident response partners.
	First-hand incident response experience from our in-house claims team.
	Value adding risk management services.

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## Our response partners

Hiscox has relationships with a wide array of highly experienced, specialist incident response providers.

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Hiscox CyberClear365 provides round-the-clock access to a network of world-leading cyber response partners. This includes renowned law firms with expertise in handling cyber incidents in the US, UK and Europe, and IT forensics with global coverage and strength in depth. Clients can also work with their preferred team of expert partners.

Clients can meet their incident response partner prior to any incident arising. This approach helps things run more smoothly, in the event of a cyber incident, and reduces friction in what is often a time-critical and stressful period.

### Intake, incident response and forensics

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### Incident response and forensics

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### Legal US

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### Legal UK and Europe

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## Proactive cyber services

All Hiscox CyberClear365 clients have access to complimentary, and paid-for, cyber risk management services.

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### Hiscox-delivered services

Hiscox's own expert team of cyber specialists offers free-of-charge advisory service and exercises to evaluate a client's cyber security.

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#### Cyber maturity assessment

Evaluates how effective security controls are at managing cyber risks.

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#### Regular boardroom briefings

Designed to keep clients' senior executives current with the latest cyber threats and provide regular intelligence updates on emerging risks.

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#### Cyber crisis tabletop exercise

Interactive educational session and one of the most effective ways to evaluate if a client's response plans will survive a cyber-attack.

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#### Spear phishing simulation

Aimed at senior executives, executive assistants, personal assistants, budget-holders and critical decision-makers.

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### Partner-delivered services

Hiscox CyberClear365 clients have preferential access, at their own cost, to additional services from our partners that can help best assess their risk.

Themes include: cyber security strategy, policy and roadmap; cyber risk management; cyber standards and regulations; third party risk management; red and purple teaming; threat intelligence; threat modelling and assessment; software security; cloud security; security architecture and zero trust; vCISO; OT security; security organisational design; identity and access management; security training and awareness; tactical recovery; BCP and DR planning; IR planning; business impact analysis.

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## The Hiscox cyber team

Providing comprehensive solutions to major global businesses, including FTSE 100 and Fortune 500 companies.

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With an award-winning claims team that includes qualified lawyers, unique incident response experience, and an in-house cyber education and advisory team, Hiscox offers a holistic approach to underwriting large business cyber risk and restoring businesses after cyber-attacks.

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**For more information**

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