



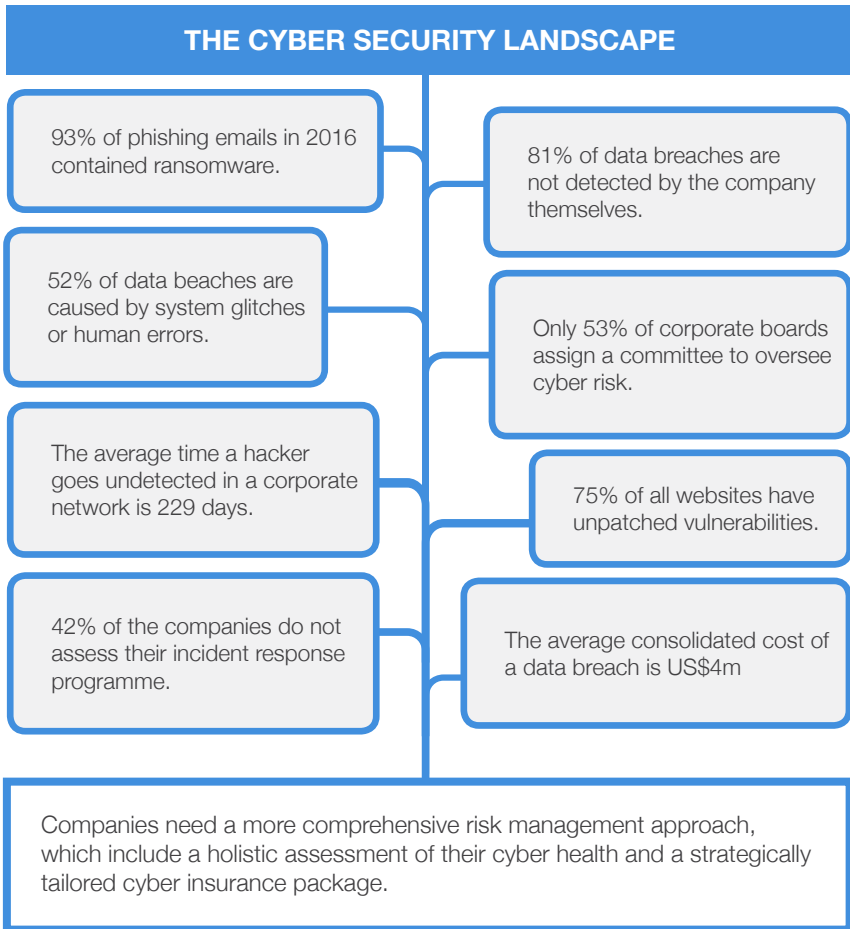
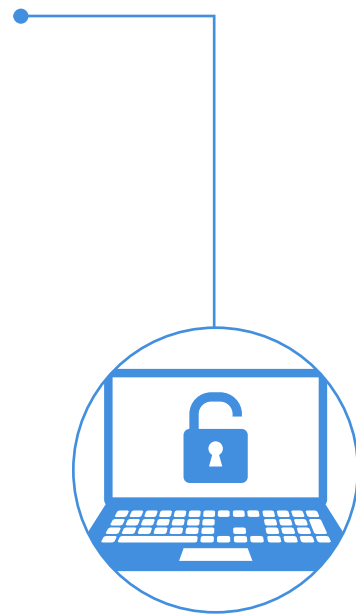
CYBER INSURANCE AND SECURITY ASSESSMENT

JLT SPECIALTY ASIA FINANCIAL LINES GROUP

UNDERSTANDING AND MITIGATING YOUR CYBER RISKS

Intangible assets are increasingly important in determining a company's value. Businesses are more vulnerable to new and emerging exposures due to their reliance on computer systems, data and the intangible property contained within their systems. To address these vulnerabilities, companies need to be more adaptive and improve processes and management systems.

JOS and JLT are partnering to provide you with a comprehensive overview and assessment of your company's security profile. This, together with an evaluation and understanding of your existing risk management needs, enables us to tailor Cyber Insurance products that will be of the most value to you.



FOR CONSULTANCY ON YOUR ORGANISATION'S SECURITY STRATEGY AND A COMPREHENSIVE ASSESSMENT OF YOUR SECURITY PROFILE, CONTACT JOS:

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ABOUT FINANCIAL LINES GROUP

Financial Lines Group (FLG) specialises in insurances for financial institutions, professional service firms and major corporate organisations. We provide leading risk advice, insurance placement and claims management/advocacy to our clients around the world.

The key insurances include Directors & Officers Liability, Professional Indemnity, Commercial & Financial Crime, Cyber & Network Security and M&A related risks.

Our mission is to put our clients first in everything that we do.

Our internationally integrated team of professionals are technically skilled and experts in every market in which they operate allowing them to deliver excellence and innovation.

ABOUT JOS

One of Asia's leading IT services and solutions providers, JOS has been enabling businesses in their digital transformation for the past 60 years.

Our core capabilities include Big Data and Analytics, Enterprise Security, Enterprise Applications, Next-generation Infrastructure, Cloud Computing, Internet of Things and Mobility. Understanding your business' needs, the JOS team tailors IT solutions that are of value to your business.

Complementing our core capabilities, we have a team of Cyber Security professionals, providing the best-of-class consultancy services to businesses in Asia.

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A Jardine Matheson Associate Company

INSURANCE SOLUTIONS

First Party: A business's own costs and expenses

- Crisis management expenses
- Cyber extortion/ransom demand
- Defence costs for regulatory investigation
- IT, accounting and security forensics, rectification, reconstitution and system fortification
- Loss of revenue
- Network/business interruption
- Notification expenses, dedicated call centres, prolonged credit monitoring
- Public relations costs for reputational damage
- Regulatory fines/penalties

Third Party: Legal liability claims and defence costs

- Breach or invasion of privacy
- Contamination of third party data
- Damage/destruction of data
- Denial of access
- Inability to carry out agreed services
- Infringement of intellectual property rights, libel and slander
- Liability for point of sale/credit or debit card fraud
- Theft/unauthorised access to data
- Transmission of malware

Significantly improving the value of their policy scope, JLT has also developed expanded products.

KEY POLICY ENHANCEMENTS



Expanded System Failure & Business/Network Interruption

– resulting from Security, System and Cloud Failure, and not just restricted to a Security Breach only trigger.



Computer System – expanded to include not only those owned, operated or hired by the company, but also those operated by third parties.



Cloud Failure – broadly worded to cover failure of a cloud service provider, including service provider's hardware failure, security failure, insolvency or legal/regulatory disruption.



Cyber Security Assessment – comprehensive assessment of your business' cyber profile which can potentially be offered as a policy benefit.

Cyber security and data protection are relevant to every business. JOS and JLT enable businesses to manage these risks through cyber security consultancy and a range of market leading bespoke cyber insurance policies.