

CYBER INSURANCE

BROKER INFORMATION



Australians report a cyber crime every 10 minutes. ATC Insurance has a policy designed to offer SME businesses coverage against both cyber attacks and also to cover their legal, media, data and network security liability and business interruption costs.

Lots of businesses do not think they need to purchase cyber insurance because they have firewalls and anti-virus software in place. However, people are often the weakest link in the defence of a business with the likes of phishing campaigns, spear phishing, and social engineering attacks.



WHAT IS COVERED

- Business Interruption Loss
- Remediation Costs
- PCI Fines & Assessment Costs
- Cyber Extortion and Ransomware
- Data Breaches
- Reputational Harm Events
- Network Security Liability
- Media Liability
- Telephone Hacking
- Bricking
- Funds Transfer Fraud (Social Engineering, Phishing & Cyber Theft) and System Failure*

*Optional coverage not part of standard wording

APPETITE

- Builders, tradies and construction
- Healthcare, sports & leisure industry
- Accommodation, entertainment and retail
- Legal services, real estate and education
- Manufacturing, logistics and transportation
- IT & tech companies (standalone cyber only)
- SME market below AUD 65m annual revenue

POINTS OF DIFFERENCE

- Nil excess in respect of Remediation Costs
- Low limits available from AUD 100,000
- Free commercial grade antivirus up to 30 PC devices (partnered with Avast Cloudcare)
- Cyber Training available from our Underwriting Team
- Cover for BI losses resulting from Reputational Harm Events
- Cover for IT service providers/cloud providers automatically included
- Operator Error covered as standard
- Coverage for Bricking and Telephone Hacking
- System Failure to be added at an AP
- 8 hour Waiting Period and 6 month BI Indemnity Period as standard
- Unlimited Retro on SME product
- 24 Hour incident response hotline, claims managed locally by Crawford & Co



QUOTE REQUESTS

Please send all Quote Requests to cyber@atcis.com.au and one of our underwriters will get back to you as soon as possible.

QUESTIONS

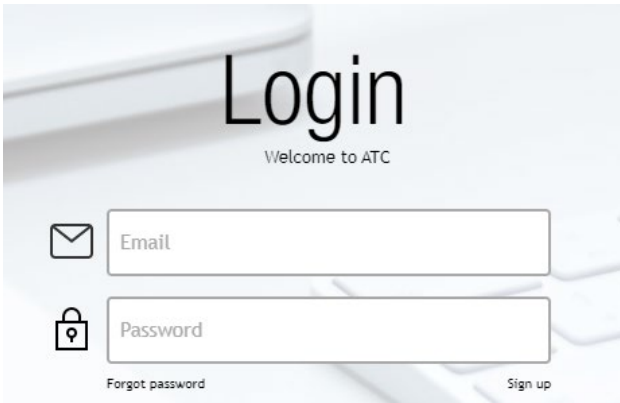
Please visit our website www.atcis.com.au or email cyber@atcis.com.au.

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PORTAL WEBSITE

<https://brokerportal.atcis.com.au/>



SIGN UP

If you have not been previously provided a password or you have not signed up for a login, please complete the details when you click "Sign Up".

LOGGING IN


You will generally receive the login details via email within 12 hours except weekends or public holidays. Please check your junk folder before contacting ATC. Ensure you keep this somewhere safe and secure.

FORGOT PASSWORD

If you have forgotten your password, you can click on the "Forgot Password" link. Complete the details and you should receive a new password via email within 12 hours except weekends or public holidays.

USER PROFILE

Once you have logged in, on the top right-hand corner

of the homepage, you will see the Profile icon . You can edit your phone number, mobile, job title and password here.

NEW QUOTES

There are three (3) areas where you can create a new quote.

1. Homepage - "Get a Quote";
2. By searching for a Client; or
3. On the Quote page/section itself.

Follow the step by step questions to complete the quote. If your quote triggers a referral, the indicative premium will no longer be applicable, and your quote will be reviewed by the underwriters.

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If your quote triggers a declination, it will stop you from completing the quote. In which case, you can email your query to cyber@atcis.com.au.

EXISTING QUOTES

All quotes are valid for 30 days and will automatically be deleted once they have expired.

BINDING A QUOTE

There are four (4) ways to bind a quote:

1. At the conclusion of the quoting process;
2. Homepage – "Bind Now"
3. By searching the Quote; or
4. By searching the Client.

Ensure you bind the quote before it is due to incept as the inception date of the policy cannot be backdated.

POLICY DOCUMENTS

At the end of the quoting process, you can click on the link for you to download the quotation documentation.

If you bind immediately after quoting, the policy documents will automatically be sent to you via email.

If you have exited the quoting process, both quote and policy documents can be accessed by searching for the quote, policy or client.

Kindly note that all emails are directed to your provided email address and not the insured's.

CERTIFICATE OF CURRENCY

After binding a policy, you can also generate a Certificate of Currency. You can access this by:

1. Homepage - "Certificate of Currency";
2. By searching the Policy; or
3. By searching the Client.

AVAST INSTALLATION LINK

If you are required to install the Avast software, a registration installation link will also be emailed to you once the policy has been bound.

FOR MORE INFORMATION

ATC Insurance Solutions Pty Ltd
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Melbourne VIC 3000
Tel: 03 9258 1777
Email: cyber@atcis.com.au
Web: atcis.com.au

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