

Cyber Risk

Cybershield™ your business from the unseen: Marsh UK's flagship cyber policy wording for corporate clients.

Cybershield™, Marsh's proprietary insurance solution, offers comprehensive coverage for cyber risk exposures.

Designed to protect businesses from the evolving landscape of cyber threats, Cybershield™ ensures your organisation is equipped to effectively manage and mitigate the financial and operational impacts of cyber events.

Who is it for?

Medium to large businesses of all industries, domiciled in the UK and internationally.

Key features



Globally aligned approach

Our qualified coverage lawyers consistently assess coverage against the world's best solutions, building a claims feedback loop that ensures Cybershield™ continues to stay ahead of the pack.



Tailored modular coverage

Designed to meet the unique risks of each industry — ensuring clients only pay for what is required.



Claims and Cyber Incident Management (CIM)

Our Cyber Incident Management teams ensure smooth handling in the immediate aftermath of a cyber crisis; working in conjunction with our claim advocacy team ensuring smooth communication between clients, vendors, and insurers throughout the lifecycle of a cyber loss.



Broad coverage

Robust policy triggers, clear language, and favourable conditions to facilitate claim recovery.



Crisis response support

Automatic consent for pre-approved crisis vendors and 24/7 crisis response support — helping clients recover quicker.

What does Cybershield™ insure against?

Cybershield™ offers coverage for:

- First-party insuring agreements: Covers direct costs incurred by our clients as a result of a cyber event.
- Third-party insuring agreements: Addresses liability events stemming from a cyber event, even if they manifest after the incident has concluded.



First-party coverages

- Incident response cover — access to insurer crisis vendors, costs of appointing your own incident response firms and support to recover your business 24/7, including:
 - Legal services
 - Incident response forensics
 - PR
 - Notification, credit monitoring, and ID theft insurance
 - Call centre costs
 - Ransom negotiation
 - Data recovery costs
- Business interruption — including loss of income or revenue and increased costs — for up to 365 days, plus 90 days recovery time, due to interruption or failing of your:
 - IT network
 - IT supplier(s)
 - Non-IT supplier(s)
- Data restoration coverage — to replace digital assets
- Reputational harm (lost income) — due to customers exiting your services
- Cyber extortion — ransom payments and negotiation
- Bricking — replacement of hardware following a malware attack that renders them useless
- Betterment — affirmative cover for network improvements, subject to limitations
- Claim preparation expenses — outside the limit, nil retention to prepare proof of loss



Third-party liability coverages

- Cyber liability (damages and defence costs) arising from a:
 - Privacy breach
 - Unauthorised access event
 - System interruption
 - Virus transmission
 - Content injury
- Regulatory liability (defence and civil fines), where insurable
- Payment card industry liability and recertification*
- Technology errors and omissions liability (other extensions available upon request)
- Our brokers and product team will be happy to create manuscript language to address specific risk needs

*For retailers and financial institutions.

For more information about Marsh Cybershield™ and further solutions available from Marsh, visit marsh.com or contact your local Marsh representative.

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