

MARSH

Marsh Risk

CyberShield®

Cyber risk and data
breach insurance

The world is an increasingly complex plethora of interconnected devices and machines, where businesses and individuals demand instant access to and availability of data. In the modern business environment, cyber risk exposures have evolved past simple hacking scams and data breaches to nation-state attacks against critical infrastructure. It is vital that insurance solutions protect business balance sheets against these ever-present, ever-changing, and sometimes existential threats.

Marsh CyberShield® wording pushes the envelope beyond the traditional off-the-shelf cyber policy. It provides a holistic approach to cyber risk impacts, including offering protection against failed digital system transformation, failure in the technology and non-technology supply chain, privacy issues, and crisis management support. This support extends to response and recovery following ransomware and phishing attacks.

What is covered?

Third party

- Regulatory fines
- Defence costs
- Third-party liability
- Content injury
- Payment card industry (PCI)

First party

- Loss of income and increased costs of working
- Network interruption from a security failure or operational error
- Cyber extortion/ ransomware
- Data recovery costs
- Crisis management

What is it?

Marsh CyberShield®, our proprietary insurance solution that offers comprehensive coverage for cyber risk exposures, is backed by industry-leading cyber insurers from the company and Lloyd's market. This solution forms an important part of Marsh's suite of cyber risk solutions. Marsh CyberShield® has been in existence for four years, with over 100 global companies, including financial institutions, manufacturers, power companies, retailers, airlines, and construction companies utilising its features.

Who is it for?

Mid to large-sized businesses from all industries, domiciled in the UK and overseas (excluding the US).

Marsh CyberShield® v7.2 wording

2026 enhancements:

- Addition of technology and products services liability coverage built into the base of the insuring agreements.
- The system shutdown trigger for business interruption has now been clarified for situations where insureds do not have a CISO.
- Claims preparation expenses have now been streamlined to provide cover for all losses above the retention level.
- Consent to incur costs has been amended to remove the requirement for consent when using a vendor on the insurer's current panel or a breach response provider.
- Counselling expenses are now included within the definition of cyber extortion expenses.
- The breach retention threshold has been updated to allow insureds to settle up to 100% of the retention without the insurer's consent.
- Payment of claims under the policy now requires insurers to pay no later than 45 days after the insurer receives all information it would require to determine the claim.
- Updated definitions to include artificial intelligence elements — critical supplier network; cyber extortion event; digital assets; hardware; network; and programme.

This is a marketing communication.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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Manuscript wording and extensions by industry are commonly available upon request. Some examples where Marsh has found solutions for clients:

- PCI coverage throughout the PCI chain for financial services.
- Credit card reissuance costs.
- Goodwill coupons for customers to preserve reputation.
- Extended supply chain coverage for network interruption.
- Operational technology coverage for industrial sector.

Contact us

For more information about Marsh CyberShield® and other solutions from Marsh, visit marsh.com, or contact your local Marsh representative.

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About Marsh Risk

Marsh Risk is a business of Marsh (NYSE: MRSH), a global leader in risk, reinsurance and capital, people and investments, and management consulting, advising clients in 130 countries. With annual revenue of over \$27 billion and more than 95,000 colleagues, Marsh helps build the confidence to thrive through the power of perspective. For more information about Marsh Risk, visit marsh.com, or follow us on [LinkedIn](#) and [X](#).