PIONEER®

Biz E-Protect

Cyber Insurance for SMEs

Premium starts at P40K++

Biz E-Protect is a comprehensive cyber insurance solution for SMEs. With its extensive coverage, businesses are protected against common cyber threats and can access financial support to cover legal and operational expenses arising from cyber incidents.

Covered Benefits:

Crisis Management

Covers the financial losses a business may suffer due to a cyberattack, accidental or malicious loss or exposure of company data, or a sudden system failure that occurs during the insurance period.

- ✓ **Breach Consultation Costs**
- ✓ **Costs to Restore**
- ✓ **Breach Response Costs (Notification, Credit & ID Monitoring)**
- ✓ **Public Relations**
- ✓ **Data Forensic Expenses**

Business Interruption

Covers the loss of income and additional operating costs while your business restores its normal operations after a cyberattack or a sudden Network failure.

First Party Coverage

- ✓ **Hacker Theft Cover**
- ✓ **Network Extortion Coverage:**
  A credible threat or connected series of credible threats, by an individual other than an Employee, to commit or to continue an attack on the Company's Network, or to disclose Personal Data or the unauthorized release of confidential and proprietary information obtained through a breach of the Insured's Network Security, for the purpose of obtaining payment from the Insured.
- ✓ **Loss Adjuster Costs**

Third-Party Coverage

If your company is sued or held responsible for a data breach or cyber incident, this benefit will provide financial assistance with legal expenses.

- ✓ **Third-Party Liability due to Breach**
- ✓ **Regulator and Investigation Liability:**
  Covers legal costs from official investigations or internal reviews conducted for regulators regarding a data breach
- ✓ **PCI DSS Cover:**
  Get financial cover for penalties imposed by card providers (like Visa or Mastercard) if you fail to comply with security standards
- ✓ **Consumer Redress Fund Cover:**
  This covers monetary amounts the Insured is legally required to pay, or has agreed to pay by way of settlement, to establish a fund for the payment of consumer claims, arising out of a Claim first made against the Insured during the Policy Period or any applicable Extended Reporting Period.

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Automatic Extensions

Emergency Costs: If the Insurer's prior approval cannot be reasonably secured, this benefit allows them to decide to incur that expense and expect to be paid by the Insurer, provided those are expenses incurred during the 72-hour period commencing from first incurred by the Insured.

Loss Mitigation Costs: This is defined as: payment made for loss mitigation advisor to provide services in connection with avoiding or minimizing such risk. It includes reasonable fees, costs and expenses for such loss mitigation services.

Network Improvement: Triggered by a Network Breach, it pays for reasonable and necessary costs to redress the underlying cause of such breach including UPGRADING or IMPROVING the company's network to the extent that such is reasonable and necessary to prevent any future breach.

Network Failure: Covers financial losses from business interruptions caused by network failures, including the costs to restore your systems and improve your network against future threats.

Personal Reputation Cover: It pays for Personal Public Relations Expenses incurred to avert or mitigate damage to the reputation of any past or present Executive Officer caused by a Breach, Claim or Loss covered under this Policy.

Personal Public Relations Expenses are those expenses incurred in response to a Breach Claim or Loss, i.e.:

a. services performed by a public relations firm, crisis management firm or law firm selected by the Insured or the relevant Executive Officer to minimize potential harm to the reputation of the relevant Executive Officer; and

b. reasonable and necessary printing, advertising, mailing of materials, or travel by directors, officers, partners, employees or the firm rendering services as referenced above

FREE Risk Management Service that allows you to conduct the following for your business:

✓ **BREACH CHECK** : Cyber Risk Exposure Report
✓ **BREACH DEFENSE** : Access to web-based Risk Management Service

Message Angelo Naborte NOW to get a quote.

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Want to file a claim?

+63 2 8588 5055
(M-F, 8:30 am - 5:30 pm)