

Policy structure	
1st party	
Regulatory fines	Fines assessed by a government regulatory body due to an information privacy breach
Business interruption	Loss of income and increased cost of working as a result of a systems security incident
Data restoration	Costs to restore, re-collect or replace data lost, stolen or corrupted due to a systems security incident
Cyber extortion	Costs to investigate and mitigate a cyber extortion threat. Where required, costs to comply with a cyber extortion demand
3rd party	
Privacy liability	Defence and settlement of liability claims arising from compromised information including hard copy information
Network security liability	Defence and settlement of liability claims resulting from a system security incident affecting systems and data as well as causing harm to third-party systems and data
Media liability	Defence and settlement of liability claims resulting from disseminated content (including social media content) including: <ul style="list-style-type: none"> * Defamation * Unintentional copyright infringement * Unintentional infringement of right to privacy.
Incident mitigation	
Incident response costs	<ul style="list-style-type: none"> * Costs to obtain professional (legal, public relations and IT forensics) advice, including assistance in managing the incident, co-ordinating response activities, making representation to regulatory bodies and coordination with law enforcement; * The costs to perform incident triage and forensic investigations, including IT experts to confirm and determine the cause of the incident, the extent of the damage including the nature and volume of data compromised, how to contain, mitigate and repair the damage, and guidance on measures to prevent reoccurrence; * Crisis communications and public relations costs to manage a reputational crisis, including spokesperson training and social media monitoring; * Communication costs to notify affected parties; * Remediation services such as credit and identity theft monitoring to protect affected parties from suffering further damages