



CYBER STAND ALONE vs CYBER RISKS EXTENSION

Cyber Stand Alone		Cyber Risks Extension
<p>Broadform policy, includes cover for third party actions for:</p> <ul style="list-style-type: none"> • compensation • investigations • payment of fines and penalties • defence costs • legal representation expenses 	Third Party cover	<p>Only includes limited claims for compensation.</p> <p>Doesn't cover fines & penalties as a result of breaching the Personal Data Protection Act 2012 (PDPA).</p>
<p>Covers the Insured's own costs including:</p> <ul style="list-style-type: none"> • credit monitoring costs • cyber extortion costs • data restoration costs • forensic consultants costs • notification costs • public relations costs, and • legal representation expenses 	First Party cover	<p>Only covers:</p> <ul style="list-style-type: none"> • costs to restore or repair systems from a hack attack, and • ransom payments to a hacker
<ul style="list-style-type: none"> • reimbursement for lost profits, and • necessary expenses incurred to maintain operation of the business as a result of the interruption 	Business Interruption	Not Included
Worldwide	Jurisdiction	Singapore only
Up to SGD\$10,000,000	Limit	SGD\$100,000

DUAL ASIA

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

P: +65 6908 0558 W: www.dualasia.com

DUAL Underwriting Agency (Singapore) Pte Ltd