



Cyber Risks

Is your business already protected against this growing threat?



**Liberty
Mutual.**
INSURANCE



Liberty
Specialty Markets

Liberty Specialty Markets Latin America

The destructive power of cyber-attacks on businesses are becoming more prevalent these days.

No longer are financial institutions the preferred target of ever-hunting hackers. Cyber-attacks are effecting businesses or organizations of all types. Individuals, private industries, and government entities can be the target of hackers' threats.

It is the new version of organized crime that instead of using guns to commit criminal acts, they use computers as their primary weapon.

Regardless of how much we invest in mitigating this ever-rising threat, it will never be enough because we are dealing with cybercriminal schemes that are increasing at an unprecedented rate.

To protect against these events, **Liberty Specialty Markets Latin America** has designed a tailored and flexible product that can satisfy every customer's need.

Product scope:

Our product is the result of a thorough analysis of the reality faced by a broad variety of different businesses, including: commercial, services, industry, or government.

We can provide protection against loss or damages caused by:

- Loss of data or corrupted data by an external computer attack.
- Legal expenses for regulatory fines and penalties.
- Cyber attacks, including: data breach of sensitive or confidential business information, data compromised and claims for network security or restoration costs.
- Electronic payment costs for notification of crisis and consulting services.
- Assistance in the use, management and restoration of software.
- Data restoration.
- Employment Practices Liability coverage.
- Loss of profit coverage.
- Attack and Extortion coverage.



Cyber attacks and their impact on society.

A company's vulnerability to cyber-attacks not only concerns its owners and directors.

Because of the huge amount of third-party personal information that's stored in their databases, companies are also becoming protectors of such vital data. This information is so pertinent to organizations that it's become one of its most valued assets. Clients, suppliers, regulators and society in general, prefer to do business with those companies that can guarantee the best protection of their personal data, and offer dedicated resources for recovery and crisis management service, if an unexpected event occurs.

Industries that are in our list of preferred risks.

We have a broad expertise, but we give special attention to the following activities:

- Healthcare facilities.
- Distributors and retailers.
- Professional firm services.
- Financial institutions.
- Hotels.
- IT service companies.
- Telecommunication companies.
- Educational institutes.
- Manufacturers.

The first 72 hours are critical.

When a cyber attack occurs, the first hours after the detection of the event are critical. **Liberty Specialty Markets Latin America** team will be there to provide you much needed support. Experts in data leakage management and risk management will initiate a contingency plan focused on preventing the incident from ever developing into a crisis.

What can you expect when working with us?

- A highly experienced underwriting team with a deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.



Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

Solutions for your industry.

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