ABA Insurance Services

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Help Your Clients See the Benefits of Risk-e Business



Traditionally cyber policies have responded to changing cyber trends by adding layers of complexity. Risk-e Business takes a different approach. We modernized the coverage while keeping the language clear and consistent, making it easier to understand how coverage may apply if a claim arises.

Cyber Coverage Built for Today's Reality

Today's cyber incidents often involve multiple phases, extended recovery timelines, and impacts that reach far beyond IT systems. Businesses may be facing:

- AI enabled fraud and increasingly sophisticated social engineering schemes
- Longer periods of operational disruption and reputational impact
- Heightened regulatory and disclosure obligations following an incident
- Claims that erode limits early and continue evolving over time

Key takeaway: *This is cyber coverage designed to simplify the conversation, not complicate it.*

Modern Threat Language Without Assumptions

Today's cyber threats are more sophisticated. The policy language reflects that reality.

- Definitions clearly address Artificial Intelligence, deepfake and similar technologies
- An expanded Computer System definition captures operational technology, including ICS and SCADA environments
- Coverage grants are explicit and affirmative, not left to interpretation

Key takeaway: *The coverage is written for modern cyber scenarios, without relying on assumptions or gray areas.*

Full Lifecycle Recovery Support

Risk-e Business expands supplemental coverages to support insureds throughout the full lifecycle of a cyber loss. These enhancements recognize that recovery, regulation and leadership exposure often follow the initial incident.

New or expanded coverages include:

- Claim Preparation Expense to help quantify Business Interruption losses
- SEC Reporting Assistance Expense to address evolving cyber disclosure requirements
- C Suite Protection Expense for executive identity monitoring
- Contingent Bodily Injury and Property Damage

Key takeaway: *This policy supports recovery, regulatory response, and executive impact, not just breach containment.*

Coverage That Holds Up Over Time

Cyber losses rarely resolve quickly. Risk-e Business aligns coverage with the lifecycle of a cyber incident.

- Extended Business Interruption period: 90 days to 180 days
- Contingent Business Interruption Loss
- Higher Cyber Crime Loss limits available
- Additional Breach Response Costs funding even after aggregate limits are exhausted

Key takeaway: *Coverage doesn't disappear just because the incident doesn't end neatly.*

Claims Certainty Remains the Anchor

Every enhancement in Risk-e Business was built to preserve clear and consistent claims handling.

- Clear separation between Loss Expense and Liability Expense
- Affirmative coverage grants rather than reliance on implied language
- Other Insurance wording designed to help minimize post-loss coverage positioning issues
- Claims supported by a dedicated in-house cyber claims team and established vendor relationships

Key takeaway: *Coverage isn't broader if it doesn't respond the way the insured expects and needs it to at time of loss.*

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