



Söderberg
& Partners

S&P GROUP INSURANCE

Cyber Insurance

Söderberg & Partners offers a tendered high-quality cyber insurance solution to small and medium-sized companies. Cyber insurance provides excellent coverage against malware, DoS attacks, human errors, and other information security incidents.

The insurance policy is issued by Fennia Mutual Insurance Company. In the case of loss events coverable by the insurance policy, the policyholder must grant an external claims and/or IT expert access to the policyholder's information systems and network to limit the damage and investigate the incident. Fennia's first response and/or data security service partners, such as Elisa Oyj and Nixu Oyj, will disclose information necessary for the incident's investigation and compensation process to Fennia. The valid contractual terms of the service provider in question shall apply to the services provided. The terms of the Elisa Yritysguru service are available at (in Finnish): elisa.fi/yritysguru/fennia. The terms of insurance contain a more detailed description of the policy and its exclusion clauses and safety regulations.

fennia

Cyber Insurance

– for small and medium-sized companies

Cyber insurance covers economic losses caused by

- vandalism
- malware
- human errors
- DoS attacks
- data thefts from or targeting the policyholder's information system.

The insurance policy also covers damage and losses attributable to the services of an outsourced service provider as if they were caused by the policyholder's own information systems. 'Service provider' refers to the policyholder's direct contractual partners.

Coverable costs include

- cost of restoring files, systems and networks
- interruptions or disruptions in business activities
- third party liability
- cost of reporting personal data leaks

- administrative penalties insurable under law (according to the Finnish Financial Supervisory Authority, GDPR sanctions are not insurable)
- cyber extortion
- reputation management expenses
- first responsive services
- external loss adjuster services.

Validity

The insurance policy is valid in Europe, except for Russia, Belarus, Ukraine, Armenia, Azerbaijan, Kazakhstan, Kyrgyzstan, Moldova, Turkmenistan, Tajikistan and Uzbekistan.

Special policy amounts

- Cyber extortion: 30% of the amount insured.
- Liability arising from information published through the policyholder's personal digital media activities: 30% of the amount insured.

**Select the policy amount that meets the needs of your company.
The amount of deductible is dependent on the amount insured.**

AMOUNT INSURED	DEDUCTIBLE
100 000 €	1 000 €
200 000 €	2 000 €
500 000 €	5 000 €
1 000 000 €	5 000 €