

AIGnetAdvantage Product Suite

Overview

Suite of products that provides cyber risk coverage designed to protect the assets of companies as a result of Internet liability. Whether a company is involved in simple email transmission to marketing products and services via a website, to completing online transactions, a company's balance sheet can be vulnerable. Depending on the product, coverage includes hacking, security breaches, exposures as a result of web content liability, cyber-extortion, denial of service, computer virus and other perils presented in the New Economy.

In addition, we alliances with key network security firms to assist in early identification, mitigation and management of exposures as a result of eBusiness.

We currently offer five products that should be purchased based on the company's level of exposure to loss and business activity :

AIGnetAdvantage is designed for companies that use the internet for advertising and marketing activities. It covers web content liability.

AIGnetAdvantage Professional is designed for companies rendering professional services via the web or servicing e-clients. This product provides Professional E&O coverage and web content liability.

AIGnetAdvantage Liability provides comprehensive coverage for the third party damage incurred by the customers/business partners of a company using the internet to market and sell product and services. This product provides Professional E&O coverage, cyber extortion, network security liability and web content liability.

AIGnetAdvantage Security builds on the AIGnetAdvantage Liability policy and broadens it to include the 1st party damage and third party damages as a result of a covered cause of loss. This is very robust coverage because it extends e-business interruption and loss of data coverages.

AIGnetAdvantage Complete provides the ultimate protection including web content, professional services and network security liability.

Customer profile:

- Any company, subject to underwriting approval, that uses the internet to market and sell their products and services.
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AlGnetAdvantage Product Suite

Benefits:

Products and services offered online at www.aignetadvantage.com

- Comprehensive coverage that protects companies assets from ensuing damage as a result of cyber attack
- Free Online assessment and on site assessment (for registered users) from a certified third party security firm, valued at \$ 30,000, to assess the network security and make recommendations
- Computer Attack Reward Coverage which provides up to \$ 50,000 (at a ZERO retention) for information that leads to the arrest and conviction of anyone attempting to commit/committing a computer crime.
- Crisis Communications Management provides up to \$ 50,000 toward the fees and expenses of public relations or crisis. This coverage provides Crisis Management after an attack that triggers coverage under the policy.
- Flexibility in controlling claims. The insured can settle claims within the retention without prior approval
- The services of American International Companies' Technology Panel Counsel, the nation's leading defense firms specializing in technology-related litigation.

Features:

- Web content liability coverage
- Professional E&O coverage
- Network Security Liability
- Cyber-Extortion
- 1st Party coverage extended for e-business interruption and loss of data
- Cyber- Criminal Reward Fund
- Crisis Communication Management Fund
- Risk Management Services

Companion products:

- Management Liability Coverages
- Professional Liability Coverages

Products Minimum/Maximum

Limit per occurrence	\$25,000,000
Limit per claim	\$25,000,000
Limit each wrongful act	\$25,000,000
Limits available up to	\$25,000,000
Limit in the aggregate	\$25,000,000
Minimum premium	\$2,500
Minimum Deductible	\$2,500
Minimum retention	\$2,500

Up to \$25,000,000 maximum limit; Some Coverages at Zero retention; Some coverages with time retentions; Some coverages with dollar retentions; minimum premium varies depending upon the product.

Note: This PDF was created from the AIGnetAdvantage homepage on the AIG website.