Cyber Cover Overview

Cover is provided to WA Government agencies that participate in the RiskCover Fund, to protect against liability arising from data protection risk exposures, the management of personal data and the consequences of losing corporate information.

Due to the nature and breadth of data collected and stored, agencies are at risk of security breaches caused by internal or external sources. This cyber risk Cover provides agencies cover for first party losses such as loss of agency data and business interruption, and third party liability arising from the loss/release of clients' personal information or confidential corporate information.

What is the agency responsible for?

- completion of the relevant section of the annual Self Insurance Risk Declaration (SIRD);
- notifying the Insurance Commission of any material changes to the agency's activities or exposures e.g. outsourcing of agency activities;
- taking all reasonable care to prevent or minimise loss, and;
- immediately notifying us of any circumstances likely to give rise to a claim.

What's covered?

- agency's data restoration costs;
- notification, monitoring and forensic services costs;
- reputational repair;
- losses resulting from network interruption;
- 24/7 incident response assistance;
- liability arising from breach of personal information;
- liability arising from breach of corporate information;
- outsourcing liability;
- liability arising from a breach of data security;
- reasonable fees, costs and expenses for legal advice and representation in connection with an investigation;
- media content liability; and
- legal expenses incurred to defend any claim.

What's excluded?

- 24 hour waiting period excess for network interruption claims;
- claims arising from a failure to be payment card industry (PCI) compliant;
- claims for personal injury and property damage;
- contractual liability claims;
- anti-competitive conduct;
- trading losses;
- intentional acts;
- infrastructure failure; and
- claims made or arising in USA/Canada.