



DUAL

Cyber suite coverage

As the cyber risk landscape continues to evolve, it has never been more challenging for New Zealand organisations to defend themselves against the risk of a cyber attack.

Cyber criminals constantly adapt their tactics, leveraging human error and finding new vulnerabilities in even the most robust systems. The impact of a cyber event on a company's finances, reputation and operations can be severe and unexpected, and for some businesses, existential.

DUAL's Cyber suite delivers integrated insurance coverage, proactive monitoring, and expert response, helping you stay ahead of cyber threats.

Insure.
DUAL

Prevent.
KYND

Respond.
Atmos

Cyber coverage

Cyber Insurance provides a valuable and straightforward method for organisations to transfer many of the unanticipated costs associated with a cyber event, and for many businesses it is now an essential component of a complete cyber risk management strategy.

Most Cyber policies include the following coverage heads which will trigger to cover losses incurred due to a malicious cyber attack or data breach affecting an insured organisation:

- **Incident response expenses** (including legal support, IT forensics, public relations, customer notification)
- **Business interruption** losses and additional costs of working
- Data and software **restoration** costs
- **Cyber extortion** expenses
- Privacy and network security **liability**
- **Media liability**
- Cover for **regulatory investigations**

Enhanced coverage for growing businesses

We offer Cyber Insurance coverage to clients across a broad range of industries, with quotes available via the WebRater for businesses with up to \$100m in annual revenue and limits up to \$5m.

Higher limits, excess layers and larger businesses can be accommodated through our specialist underwriting team, with limits of up to \$20m and turnover eligibility up to \$1b for primary placements.

DUAL's Cyber Liability & Privacy Protection product includes a selection of additional features and extensions designed to support clients in managing cyber risks in a changing threat environment. These include, but are not limited to:

- Triggers for covered events affecting both on-premises and third-party or cloud hosted systems
- Cover for business interruption losses triggered by human error and system error (i.e System failure)

- Automatic 12 month business interruption period. (Including reputational damage/harm)
- Full policy limit for Hardware Repair and Replacement as standard
- Definitions cover "suspected" incidents / events
- Specific cover for the costs of complying with an enforceable undertaking issued by a regulatory authority
- The policy deductible may be waived where an incident is notified to DUAL within 72 hours of discovery
- The policy expressly recognises attacks leveraging AI or deepfake technology under Cyber Event and Cyber Fraud Event triggers
- Expanded Cyber Extortion Cover Includes costs associated with responding to related physical extortion threats
- Social Engineering & Cyber Fraud Includes direct financial loss arising from physical goods fraud and corporate identity theft
- Betterment Cover extended to include betterment up to a 25% threshold
- Directors & Officers Extension Provides cover for officer defence costs arising from cyber claims (excluding shareholder actions).
- Criminal Reward Extension Covers rewards paid for information leading to the arrest and conviction of cyber criminals
- Claims Preparation Costs Covers costs of engaging independent third parties to prepare and substantiate business interruption claims

Optional Extensions

- **Any One Claim (Unlimited Reinstatements)** This feature enables the policy limit to reinstate after each separate incident, ensuring businesses continue to have protection even if multiple events occur within the same policy period
- **Non-IT Contingent Business Interruption** for the insured's losses resulting from an outage affecting a non-IT supply chain partner (sub limited at \$250,000 subject to additional premium)
- **Social Engineering & Cyber Fraud** (sub-limited at either \$100,000 or \$250,000 subject to additional premium and meeting underwriting criteria)



Shining a light beneath the surface

KYND tools

Cyber Insurance provides a valuable and straightforward method for organisations to transfer many of the unanticipated costs associated with a cyber event, and for many businesses it is now an essential component of a complete cyber risk management strategy.

DUAL has partnered with KYND, a leading cyber risk technology provider, to offer expert-driven tools that help insureds understand and strengthen their cyber resilience.

All eligible DUAL Cyber Insurance policies include:

KYND signals report

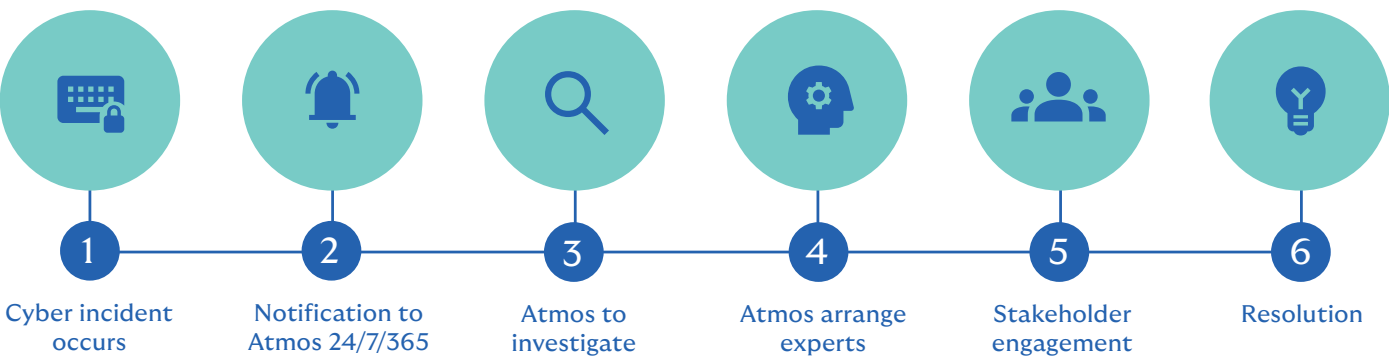
A pre-inception cyber risk assessment that provides a snapshot of an organisation’s cyber risk profile using a non-intrusive scan of registered domains.

KYND ON

Continuous monitoring that delivers actionable insights across 250+ risk factors and real-time threat alerts.

These tools require only a business domain name, no questionnaires or network access needed.

Cyber breach response process



Managing a cyber event is inherently complex, demanding both advanced technical expertise and legal acumen to effectively mitigate and resolve the issue.

Every DUAL Cyber Insurance policy includes access to Atmos, our dedicated incident response team. As a leading legal and advisory firm in Australia and New Zealand, Atmos specialises in cyber, privacy, and digital risk.

With just one call, Atmos activates a response strategy, engages specialist partners, and works closely with DUAL’s in-house claims team to fast-track indemnity and guide your clients back to business operations.

They'll support the full incident lifecycle, from containment and forensics to legal, regulatory, and communications response - ensuring every step is covered.

Report incidents via the cyber hotline: +64 800 656 155 or email: dualresponse@atmosgroup.co.nz

All DUAL insureds also receive the benefit of claims service from DUAL's experienced in-house claims support team based in New Zealand.

Need support?

For further details on our Cyber product or additional services, please see below for how to access:

Service/Team	How to access
DUAL WebRater Team	For a full list of the dedicated WebRater Team in each state please click here
Atmos Incident Response Team	When a cyber incident occurs, notify ATMOS via telephone +64 800 656 155 or dualresponse@atmosgroup.co.nz . This service is available from the inception date of the cyber insurance policy with DUAL.
KYND Signals Report	Provided pre-policy inception with your policy schedule
KYND ON	Access to this service will be provided upon binding the cyber Insurance policy with DUAL
KYND	Please contact KYND Support for assistance at support@kynd.io or visit their website www.kynd.io
WebRater Help Centre	Visit the Cyber section for helpful resources

Important notice

Access to KYND services is provided for informational and risk management purposes only. These services are intended to assist the insured in identifying vulnerabilities that may lead to a cyber incident or loss. They do not replace the Insured's own cybersecurity due diligence or professional advice. Use of KYND services does not constitute a guarantee of coverage under the cyber insurance policy, and it does not ensure that all risks or vulnerabilities will be identified.

Helping you do more

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