

Global Cyber Facility:

Loss Scenario Roadmap

CHUBB®

Loss Scenario Roadmap

Understanding your organization's total cyber risk can be difficult, especially when your insurance needs are managed by multiple brokers and carriers. Chubb's Loss Scenario Roadmap can help you identify coverage gaps within your cyber, property and casualty policies.

	Claim Scenario	Cyber Policy	Property Policy	Casualty Policy
Third party liability	Cyber Incident Failure to protect and maintain personal or confidential information, including violation of privacy or cyber laws and regulations. Includes payment card industry loss.			
Third party liability	Regulatory Actions Fines and penalties resulting from a system failure or breach or violation of privacy laws and regulations (unless uninsurable). Includes EU data protection regulations.			
Third party liability	Media Incident Content on an insured's website or printed material that contains misleading statements, acts or omissions resulting in libel, defamation, etc., or personal injury (e.g., false arrest, wrongful eviction, or unfair competition).			
Third party liability	Technology Incident Technology Errors & Omissions (E&O) associated with the rendering of technology products and services to others; includes both hardware and software.			
Third party liability	Emotional Distress Non-physical bodily injury, such as emotional distress or anguish from a cyber incident or media incident.			

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	Claim Scenario	Cyber Policy	Property Policy	Casualty Policy
Third party liability	Non-Physical Network Failure or Breach Loss of use of tangible property Business Interruption/Extra Expense(e.g., an elevator stops working and there are claims for loss of use from third parties).			
Third party liability	Non-Physical Network Failure or Breach Physical bodily injury or property damage due to a non-physical peril (e.g., the Ashley Madison breach).			
Third party liability	Physical Network Failure or Breach Physical bodily injury or property damage including the resultant BI/EE.			
Third party liability	Products Liability Bodily Injury/Property Damage associated with products that have embedded communications software (e.g., sends/receives information that is disrupted by a cyber incident).			
First party	Insured System Failure Non-physical system failure that is malicious or non-malicious for a system under the ownership, operation, control of an insured (e.g., software glitch, hack, or failure of technology).			
First party	Third Party System Failure Non-physical system failure that is malicious or non-malicious for a system under the operation of a third party service/cloud provider.			
First party	Insured Property Damage Physical property damage BI/EE due to covered property perils.			

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First party	Property Damage Third Party Physical property damage BI/EE due to covered property perils associated with a third party service/cloud provider.			
First party	Cyber Privacy and Network Security BI/EE for failure to protect and maintain personal or confidential information, including violation of privacy laws and regulations.			
First party	Network Extortion/ Cyber Terrorism Ransom cost to protect against a cyber threat or extortion, not including cyber acts of war.			
First party	Digital Data Recovery Costs Costs to replace, restore, and recreate electronic data. Includes toll and line charges that result from fraudulent infiltration and manipulation of an insured's telephone system; does not include value of or expenses related to trade secrets.			
First party	Cyber Incident Response Costs Expenses for failure or breach of a system, including actions to mitigate or prevent loss and costs to update or improve privacy or network security controls. Also includes crisis management expenses.			
First party	Insider's Intentional Acts Extent of coverage provided for losses associated with employee dishonesty, whether employee, senior manager, or control group			
First party	Service Interruption Non-physical interruption in the transmission or storage of data.			

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First party	Failure to Supply Direct physical loss to a customer from an insured's failure or breach of a system.			
First party	Governmental Authority/Law & Ordinance Seizure, confiscation and destruction caused by a governmental order.			
First party	Loss of Utilities Non-physical loss or damage to insured property caused by off-premises power interruption or infrastructure outage, with carve-back for telephone lines.			
First party	Reputational Risk Damages associated with loss of reputation from a cyber incident.			
First party	Product Recall Recall expenses.			
D&O	D&O Cyber Crime Market reaction to a cyber outage or breach, and cyber theft of money or valuables.			
EPL	Employment Practices Employment practices from a cyber outage or breach			
First party	Pollution Clean-Up, Removal			
First party	Debris Removal Cost to remove debris of an insured property from a covered location.			
First party	Contingent Business Interruption/Extra Expense			

