

EN

lalux[®]
ASSURANCES



easyPRO | CYBER



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Cyber attacks now affect all businesses, whatever their size, but also self-employed people, freelancers, non-profit organisations and public entities. Data leaks, transfer fraud, ransomware or hacking into email accounts can lead to significant financial losses and cause lasting disruption to your activities.

21X more risk of being a victim of a cyber attack than of a fire

With **easyPRO Cyber**, you benefit from a complete solution that combines **prevention, support and financial protection**. Thanks to continual analysis of your exposure to risks and expert intervention in the event of an incident, your business is supported **before, during and after a cyber attack**.

This solution allows you to anticipate threats, secure your systems and guarantee continuity of your activity with complete peace of mind.

24/7

hotline in the event of an attack

< 2 min

response time

GUARANTEES

GUARANTEE-INITIATING EVENTS

Malicious intrusion	<input checked="" type="checkbox"/>
Human error	<input checked="" type="checkbox"/>
Internal malicious acts	<input checked="" type="checkbox"/>
Data breach	<input checked="" type="checkbox"/>
Email fraud	<input checked="" type="checkbox"/>
Internal programming error	<input checked="" type="checkbox"/>
Cyber extortion: initiating a negotiation procedure	<input checked="" type="checkbox"/>
IT system fault (breakdown)	<input type="checkbox"/>

ASSISTANCE & EXPERTISE

24/7 Emergency hotline	<input checked="" type="checkbox"/>
Interventions des différents experts	<input checked="" type="checkbox"/>

CIVIL LIABILITY (damage incurred by third parties)


Cyber civil liability	<input checked="" type="checkbox"/>
Media civil liability	<input checked="" type="checkbox"/>

COSTS AND LOSSES SUFFERED BY THE INSURED PARTY

Costs of notifying the competent authorities and the people concerned	<input checked="" type="checkbox"/>
Monitoring and surveillance costs	<input checked="" type="checkbox"/>
Data recovery costs	<input checked="" type="checkbox"/>
Costs of restoring your IT system	<input checked="" type="checkbox"/>
Costs of inquiries and administrative sanctions	<input checked="" type="checkbox"/>
Costs and losses associated with payment cards	<input checked="" type="checkbox"/>
Costs of replacing IT equipment	<input checked="" type="checkbox"/>
Costs of improvements	<input checked="" type="checkbox"/>
Business interruption	<input checked="" type="checkbox"/>
Additional operating costs	<input checked="" type="checkbox"/>
Ransom negotiation costs	<input checked="" type="checkbox"/>
Cyber fraud	<input type="checkbox"/>
Overcharging for telephone and cloud services	<input type="checkbox"/>

This cover is provided within the limits of the General and Special Conditions of the insurance contract.

included option



You are covered in the following specific situations, amongst others :

RANSOMWARE BLOCKS YOUR SYSTEMS

A cyber criminal paralyses your activity. The experts of our partner Dattak will intervene immediately and your insurance will cover the business interruption and recovery costs.

AN EMPLOYEE IS TRICKED BY A SCAM EMAIL

A fake supplier email leads to bank fraud. Support is implemented to manage the crisis and cover the associated financial losses.

HUMAN ERROR EXPOSES SENSITIVE DATA

Incorrect handling of data entails a data leak. We will cover the support, regulatory notifications and the associated costs.

A FLAW IN THE IT SYSTEM GOES UNNOTICED

The cyber scan will detect the vulnerability before it can be exploited, allowing you to correct the problem before an attack.

A DATA LEAK IMPACTS A THIRD PARTY

An IT incident impacts a third party who takes action against you. The costs of your defence and the associated steps are covered.

YOUR IMAGE IS WEAKENED DUE TO A CYBER ATTACK

When a cyber attack alters the faith your customers and partners have in you, support is put in place to manage the crisis and aid communication to preserve your reputation.

AN EMPLOYEE STEALS AND DISTRIBUTES SENSITIVE DATA

Confidential information is intentionally exfiltrated and shared. You receive guaranteed support to manage the situation and cover the associated costs.

AN IT FAULT INTERRUPTS YOUR ACTIVITY DURING A PERIOD OF HIGH DEMAND

An incident occurs just as sales are booming. The operating loss is calculated based on this peak time and not on your usual average.

YOUR PARTNER

BEFORE — RISK ANTICIPATION

Before subscribing, a **free cyber security scan** will assess your business's exposure to cyber risks. By identifying your vulnerabilities before they can be exploited, you significantly reduce the risk of attack.

With your agent's help, subscription is quick and easy, and you receive your quote in just a few minutes.

REQUEST YOUR FREE SCAN AND YOUR QUOTE



www.lalux.lu/en/easypro-cyber

DURING — DAILY PROTECTION

Throughout your contract, you will benefit from **continuous protection thanks to the Dattak Defense platform**. Accessible at any time, it provides surveillance of vulnerabilities and alerts you in real time.

An advanced cyber audit allows you to assess your internal practices and to define a prioritised action plan. Scans of your environment (internal network, Active Directory, cloud) help to strengthen your security level.

Simulated phishing campaigns, designed by experts, raise staff awareness through simulations of real situations, to reduce the risk of human error, which is often the source of cyber attacks.

AFTER — EFFECTIVE RESPONSE

If an incident occurs, you will receive immediate assistance. Thanks to our partnership with Dattak, **over 50 experts (cyber, legal and crisis management specialists) will intervene 24/7** to secure your systems, contain the attack and limit the impacts on your business.

You benefit from complete support to manage the crisis, including system recovery and business continuity. Any losses suffered are reimbursed, allowing you to deal with the consequences of the attack with greater peace of mind.

DON'T WORRY
be happy

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