

# DON'T LET I.T. SUPPLIER OUTAGES, OR HUMAN ERROR, DISRUPT YOUR BUSINESS

Introducing Hiscox Operational Error and  
Dependent Business Interruption Insurance.

Digital risks to businesses are evolving at a rapid rate, and it's no longer just cyber attacks against a company's own systems that could lead to a loss of revenue or increased costs. As such, we are able to offer two distinct extensions to our cyber business interruption cover.

## Operational error

Human error plays a big part in cyber-related claims, in fact our latest analysis shows that it plays a part in seven out of ten claims – and this extends to system outages.

Employees or suppliers accidentally deleting data, misconfiguring a system, or even pulling out a power cable could result in downtime.

There may also be scenarios where a software update causes compatibility issues that prevents systems from working.

## Dependent business interruption

It is now common for most companies to outsource at least part of their critical IT infrastructure to someone else to manage, be it one of the behemoths such as Amazon Web Services or Microsoft Azure, or a more specialised software-as-a-service provider.

An outage of these services could cripple a business, and they may have little control in expediting the restoration of the service, and little in the way of contractual remedies with the provider.

## Hiscox's offering

We are able to include cover for any loss of revenue or increased costs incurred as a result of the outages described within our CyberClear policy.

For more information on these covers, or the Hiscox CyberClear product more generally, contact your local Hiscox underwriter.