



CYBER AND DATA

Our appetite is for companies with a turnover under £100m (bar media and tech) with the main focus being on companies with a turnover of below £25m and a small quantum of PII.

This factsheet is a high-level guide and not everything we can do – if in doubt, speak to your Hiscox underwriter.

LIKELY MAXIMUM LIMITS

By turnover banding

TECHNOLOGY

Up to £25m	£5m Limit
£25m - £100m	£2.5m limit
Over £100m	Selective Appetite

PROFESSIONS

Up to £25m	£5m Limit
£25m - £100m	£2.5m limit
Over £100m	No Appetite

MEDIA

Up to £25m	£2.5m Limit
£25m - £100m	£2.5m limit
Over £100m	Selective Appetite

RETAIL AND HOSPITALITY

Up to £5m	£5m Limit
£5m - £25m	£2.5m limit
£25m - £100m	Selective Appetite
Over £100m	No Appetite

TRADES AND CONSTRUCTION

Up to £5m	£5m Limit
£5m - £25m	£2.5m limit
£25m - £100m	Selective Appetite
Over £100m	No Appetite

NOT-FOR-PROFIT

No Appetite

EDUCATION

No Appetite

SPORTS AND LEISURE

Up to £5m	£5m Limit
£5m - £25m	£2.5m limit
£25m - £100m	Selective Appetite
Over £100m	No Appetite

FINANCIAL INSTITUTIONS

Up to £5m	£5m Limit
£5m - £25m	£2.5m limit
£25m - £100m	Selective Appetite
Over £100m	No Appetite

MEDICAL MALPRACTICE

Up to £5m	£5m Limit
£5m - £25m	£2.5m limit
£25m - £100m	Selective Appetite
Over £100m	No Appetite

OUR TARGET RISK PROFILE

	UK domiciled
	Up to £25m turnover
	Up to 25% overseas exposure
	Up to 10% US exposure
	Up to 25% income coming from overseas subsidiaries
	Minimum security features (MFA, Encryption, Patching Cadence)

KEY CROSS-SELL OPPORTUNITIES:

	PROPERTY		CASUALTY
	PROFESSIONAL INDEMNITY		

SWEETSPOT EXAMPLES

Technology	Trades and construction
Media	Sports and leisure
Professions	

KEY BENEFITS

01	Expert response with 24/7/365 hotline
02	Repeat event mitigation
03	Directors' personal cover
04	GDPR coverage
05	Funds transfer and traditional crime cover available
06	Cyber-Clear via our Hiscox Risk Academy