

# Cyber Enterprise Risk Management



**Protect your business from Cyber Attacks**

**With our 25 years of experience,**  
your Insurance needs are more  
than safe in our hands.



## About Kenbright

Kenbright Holdings Limited is a duly registered financial services provider with four subsidiary companies – Kenbright Insurance Brokers Limited (KIBL) founded in 1993, Kenbright Health Administrators Limited (KHAL) founded in 2005, Kenbright Financial Services Limited founded in 2017 and Kenbright Reinsurance Brokers Ltd founded in 2018.

Our team of experts have experience offering financial services to both private and public institutions within different markets, both regionally and internationally. We have the unique ability to apply our expertise to the specific needs of our clients, regardless of their geographic location and core business practice.

Our headquarters are in Nairobi, Kenya with a focus to provide services to the East & Central African Market.

## Cyber ERM Insurance

Kenbright has partnered with [Britam Insurance Company](#) (Insurer) & [Chubb Insurance South Africa Limited](#) (Reinsurer) to protect organizations from a potential fallout from cyber attacks and hacking threats through a Comprehensive Cyber Insurance Policy.

Kenbright is determined to help businesses to minimize business disruption during a cyber incident and its aftermath, as well as potentially covering the financial cost of some elements of dealing with the attack.

## Why Get Cyber ERM Insurance?

Data Breaches & Cyber Crimes have resulted in major fines and legal fees for a lot of companies. Cyber ERM Insurance protects organizations businesses against disasters from cyber threats and Internet-based risks such as data breaches, ransomware, data destruction, extortion, theft, hacking, and online media events covering both third-party liability and first-party losses from malicious acts or negligence.

Cyber liability insurance is designed for all kinds of businesses & includes a wide range of cyber risk assessment, post-event crisis management and risk transfer solutions to address the growing cyber and data privacy risks facing companies today.



## Benefits of Cyber Insurance

Taking your business online could have its advantages, but it also increases your chances of experiencing cyber attacks and safety threats. The cost of dealing with a cyber-attack can be much more than just repairing databases, strengthening security or replacing laptops, It can damage your reputation & put your customers at risk..

The Cyber ERM Insurance protects your business from cyber risks by providing a Comprehensive Policy that covers business income loss, data restoration, cyber extortion, third party liabilities that may arise from privacy & security incidents, and crisis response costs.

## Who needs cyber insurance?

Any business that has an online component, sends or receives electronic data, relies on technology for its operations, collects & stores private personal data for its customers or staff, has intellectual property, or possesses sensitive financial data has a potential risk of experiencing a cyber attack & needs Cyber Insurance.

## What is Covered?

This cover provides First-party coverage to minimise the effects of a cyber event & Third-party liability coverage to protect the insured for liability resulting from the loss of personal and corporate confidential information.

### The coverage includes;

- Business interruption income loss due to a network security failure or attack, human errors, or programming errors
- Incident response & regulatory investigation costs supported by a 24/7 incident reporting hotline.
- Delay, disruption, and acceleration costs from a business interruption event
- Legal costs including exercising contractual indemnity
- Crisis management expenses following an incident
- Reputation – defamation or privacy intrusion through cyber activity
- Liability arising from failure to maintain confidentiality of data
- Liability arising from unauthorized use of your network
- Network or data extortion/ blackmail damages (where insurable)
- Privacy notification expenses
- Data recovery and restoration costs including increased costs of labour and equipment
- Privacy – failure to protect records and data in print or digital format
- Conduit – transmission of a cyberattack
- Content – intellectual property infringement through mismanagement of data or media negligence
- Losses incurred due to restricting customer access to the insured's computer systems, e.g. websites, due to a system attack



# Main benefits of Cover

Cover/Service	Benefits
1. <b>Modular, flexible approach to cover:</b>	Clients can choose insuring clauses and limits to suit their needs, including full limits on privacy notification and crisis management expenses where relevant.
2. <b>Voluntary notification:</b>	Privacy notification cover can be triggered even if it's not compulsory to notify the authorities or affected persons
3. <b>No requirement for updates, upgrades and testing:</b>	Our policy has no exclusion eliminating cover if clients don't update, upgrade, or maintain system security policies.
4. <b>Corporate information covered:</b>	Our definition of 'record' is not just limited to natural persons; it also includes confidential corporate information.
5. <b>Regulatory actions, fines and penalties:</b>	We provide a comprehensive cover for regulatory fines (where the law allows), regulatory action defense costs and consumer redress payments.
6. <b>'Potential' language:</b>	We cover potential as well as actual unauthorised cyber access, so there is no requirement for clients to prove the breach. This means we can respond to a wider range of situations..
7. <b>Insider and outsider threats:</b>	Our policy is not restricted to third-party threats; insider breaches of security from 'rogue' employees may also be covered.
8. <b>Credit monitoring costs:</b>	We provide credit monitoring services to help protect people against fraudulent use of their records.
9. <b>Worldwide coverage:</b>	Our policy are worldwide to respond to the multinational nature of cyber risk.
10. <b>Third-party service providers covered:</b>	The policy extends to computer systems operated for the insured's benefit by third-party vendors and business partners, e.g. backup, cloud or hosting.
11. <b>Cyber extortion:</b>	We provide cover for the damages and costs associated with mitigating a cyber extortion incident, including ransom payments where the law allows.
12. <b>Incident response:</b>	Our incident response offer is a 24/7 hotline, supported by key incident response plan with global and local experts.
13. <b>Business interruption recovery costs:</b>	Includes increased cost of labour and equipment leasing that results from a loss of availability, including a power outage, power surge or degradation or disruption.
14. <b>Data recovery costs:</b>	Includes costs arising from a loss due to power outage, power surge or degradation regardless if the power system is under the Insured's control.
15. <b>Affirmative cover:</b>	For IT admin operator error, or human error, that leads to a business interruption or data loss event, and for programming errors leading to a business interruption or data loss
16. <b>Crisis system outsourcing:</b>	Our cover also includes the cost of crisis system outsourcing following a denial of service attack.
17. <b>Contractual penalties:</b>	We cover the contractual penalties or assessments arising from PCI DSS (the payment card industry data security standard), as well as the costs of retaining an approved PCI Forensics Investigator to determine loss.
18. <b>Media liability:</b>	We provide cover for media liability arising from client's online presence, including social media websites under your control.

# Contact Us



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