



## Azur’s new personal cyber product – CyberGard

Lloyd’s coverholder Azur Underwriting has launched a new and comprehensive personal cyber insurance called CyberGard, to be offered as an employee benefit to clients in the UK.

The offering utilises the skillsets of Azur, Tarian Underwriting, CyberScout and Mercer. All scheme members could benefit from a simple, standalone insurance policy that can cover the entire household, together with the option to flex the breadth of cover up or down. The policy offers the unique benefit of 24/7 hotline access to CyberScout, a leading incident response vendor; CyberScout’s Commercial Director, Tom Spier said “Cyber-threats are universal and ever-increasing. With recent changes in the way everybody is living and working, delivering a solution like CyberGard through employers allows for the mass-adoption of expert resolution services needed to respond to these dangers; whilst protecting businesses from potential time taken out by affected employees. We’re delighted to be partnering with Azur Underwriting to support this ground-breaking protection product.”

CyberGard is being offered to clients on the Mercer Marsh Benefits (MMB) Darwin platform, a leader in global employee benefits management. The base Bronze level of cover, which includes personal bank account insurance up to £5,000 and protection from the consequences of identity theft, is paid for by the employer. Upgrades to Silver and Gold, paid by monthly salary sacrifice, increase the levels

of cover to £10,000 and £15,000 respectively, and variously add protection against Unintended Beneficiary Fraud, Identity Theft, Online Marketplace Fraud, Severe Online Abuse, Home Electronic Device Impairment and Personal Telephone Fraud.

Azur’s Managing Director, Kate Wells, said: “The hidden costs of cybercrime, such as credit rating restoration, removal of online material, time spent dealing with banks and the impact on personal profiles in the public, are too great to be ignored, and we are pleased to have come up with an innovative solution that gives employees peace of mind should the worst happen.”

Tarian’s CEO, Geoff Pryor-White, said: “We are thrilled to have worked with Azur, CyberScout and MMB to come out with a product that fills a void in the personal cyber market. We believe our combined expertise provides a market leading offering to MMB’s customers, including insurance coverage, risk management advice and a 24/7 hotline, to provide peace of mind”.

Policies are fully underwritten at Lloyd’s of London on a Binding Authority placed by Guy Carpenter.