

Full comparison

Cost	Bewica	Others	How we're different
Breach expenses	✓	✓	<ul style="list-style-type: none"> • Reputation cover (we cover PR) • Broad credit monitoring services including identity theft protection.
Extortion monies	✓	✓	<ul style="list-style-type: none"> • Our policy extends extortion beyond just ransomware including, for instance, DDOS threats
Business interruption costs	✓	✓	<ul style="list-style-type: none"> • We cover you from the start of the incident (if it exceeds the 10 hour waiting period).
Dependent business interruption cost	✓	✗ Sometimes	<ul style="list-style-type: none"> • Our cover protects you against cyber attacks on cloud service and other outsource service providers.
Data recovery and data mitigation costs	✓	✓	<ul style="list-style-type: none"> • Mitigation of further damage included as standard such as the cost of replacing software licenses.
Regulatory action expenses	✓	✓	<ul style="list-style-type: none"> • We cover you globally against regulatory fines and penalties (where insurable by law)
PCI fines	✓	✗ Sometimes	<ul style="list-style-type: none"> • We cover you for payment card industry fines.
Claims against you	✓	✓	<ul style="list-style-type: none"> • Broad cover extending much beyond data breaches.
Customer loss	✓	✗ Sometimes	<ul style="list-style-type: none"> • We cover you against customer loss arising from a cyber incident.
Cyber theft	✓	✗ Rarely	<ul style="list-style-type: none"> • Cyber theft from a cyber attack included with all Bewica policies. • Theft from social engineering is an optional add-on