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CYBERSURE360

FAQs

1. What is CyberSure360?

CyberSure360 is an integrated digital platform designed for SMEs in Singapore, combining cybersecurity services, access to cyber insurance, and incident response support. It aims to assist businesses in strengthening cyber resilience before, during, and after a cyber incident.

With CyberSure360, SMEs can:

- **Reduce the risk of a successful cyber attack** with access to Endpoint Detection & Response (EDR) services
- **Protect their business** with affordable and comprehensive cyber insurance
- **Recover quickly** with incident response support through the mobile application

2. Is the solution suitable for SMEs with limited IT resources?

Yes. CyberSure360 is designed for SMEs that:

- Do not have a full time IT or cybersecurity team
- Want quick and easy access to cyber insurance
- Need instant expert support during a cyber incident

3. How does cyber risk prevention work?

CyberSure360 includes **Endpoint Detection & Response (EDR)** services by **Cybots**, an independent cybersecurity service provider based in Singapore. These services help:

- Monitor your systems around the clock
- Detect and respond to cyber threats early
- Reduce downtime and business disruption

4. How easy is it to apply cyber insurance via CyberSure360?

Applying is fast and simple:

- Just answer a few easy, jargon free questions online
- Receive an instant quote
- Get your policy issued within minutes after online payment

5. What is covered under this cyber insurance policy?

It covers the costs of responding to a cyber incident, recovering data and systems, handling legal and regulatory issues, managing extra expenses, and supporting employees affected by the incident.

- **Legal & Regulatory Protection**
  Covers legal costs, regulatory investigations (such as PDPA related matters), and claims if customer or business data is exposed or misused.
- **Financial Loss & Business Recovery**
  Covers costs to restore your business after a cyber incident, including data breach response, extra expenses during business downtime, and ransom demands.
- **People & Crisis Support**
  Supports your employees during a cyber incident, including emergency care assistance, additional security measures, travel cancellation costs, and crisis counselling.

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6. What is not covered?

This policy is designed to cover unexpected cyber incidents. It generally does not cover:

- Bodily injury or physical property damage
- Illegal, fraudulent, or intentional acts
- General commercial or employment disputes
- Failure of internet, utilities, or third party infrastructure
- War, terrorism (unless expressly covered), or natural catastrophes
- Cyber incidents that occurred or were known prior to policy inception

7. What basic cybersecurity measures does my company need, and why?

Your company needs to have a few basic security measures in place. These are simple steps that help reduce cyber risks and make sure your insurance works properly when you need it.

- **Protect your computers and devices**
  Your laptops, desktops, and servers should have EDR installed and running.
  → **Why**: This helps stop common cyber threats like viruses, phishing, and ransomware.
- **Back up your important data regularly**
  Your business data should be backed up at least once a month and be recoverable if it's lost or locked.
  → **Why**: Backups help you recover quickly and keep your business running after a cyber incident.
- **Keep your systems and software updated**
  Critical security updates should be installed within 30 days.
  → **Why**: Updates fix known weaknesses that cyber criminals often exploit.

8. How to make a claim when there is a cyber incident?

If a cyber incident occurs:

- Report it quickly using the CyberSure360 mobile app
- Cybots will guide you step by step on what to do next
- You'll get the expert support to find out what happened, fix the issue, recover your operation, and make an insurance claim

Disclaimer: The information in these FAQs is provided for general guidance only and does not constitute financial or legal advice. All insurance coverage is subject to the full policy terms, conditions, and underwriting assessment. Neither Berkley Insurance Company nor Cybots Pte Ltd guarantee the prevention of cyber incidents. Claims are assessed according to the policy wording. Please speak with your broker or representative for details specific to your business.

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We have been protecting businesses in Asia for over a decade. With offices in Singapore and Hong Kong providing insurance and facultative reinsurance, IFSC Branch GIFT City, Gujarat, India and a representative office in Tokyo. We also have a specialty underwriting team in Shanghai under Lloyd's China.

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Cybots Pte Ltd

Cybots Pte Ltd is incorporated and headquartered in Singapore, and we deliver adaptive cybersecurity services across ASEAN and Australasia. Our solutions mapped directly to ISO27001 and to local regulatory requirements. We support recovery, compliance, and insurer-ready outcomes for SMEs and enterprises.

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TALK TO US

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