Liberty
Global Cyber

Where there's risk, **there's Resolution**

Our suite of services and flagship product



Liberty Insurance

Liberty General Insurance Berhad is a member of PIDM.
The benefit(s) payable under this eligible policy is protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).



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Why Liberty Global Cyber

Power your cyber risk journey with an enduring global partner

Our global cyber team has the financial strength, flexible coverage, and expert guidance to deliver powerful commercial cyber solutions that help organisations manage their exposure to complex risks.

Trust Liberty as your cyber risk partner

Protection against persistent and constantly evolving cyber threats is critical for every organisation, from digitally native tech innovators to storied banking institutions.



A committed, long-term commercial partner

Predictability matters in a landscape when cyber threats are constantly evolving. As a mutual company beholden to customers – not shareholders – we have the freedom to adopt a long-term, multi-year approach to cyber. That means we can continually invest in the critical pillars of market-leading, future focused capabilities.



Always-on global expertise

Our worldwide platform and cyber experts reimagined how we support and empower organisations of any size to proactively reduce cyber risk, from ransomware attacks to data breaches to reputational harm. And if an event occurs, we have the global capabilities to manage their exposure to these complex risks day or night – minimising loss and protecting our policyholders' valuable reputations.



Award-winning teams at every step

Our policyholders have access to specialised underwriters, cyber risk engineering experts, and integrated cyber claims teams – all with reputations for client advocacy, proactivity, responsiveness, and clear communication. Wherever they are on their cyber risk management journey, we support our policyholders by offering flexible coverage, dedicated expertise, and a suite of curated services that set the market standard.

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Why Liberty Global Cyber

Dedicated cyber underwriting expertise

Liberty's cyber risk engineering practice

Powered by our flagship product

Dedicated cyber claims handling

Dedicated cyber underwriting expertise

Flexible solutions and underwriting expertise that inspire confidence

The complexities and nuances of cyber threats call for deep and balanced expertise. That's why Liberty's dedicated cyber underwriting teams consists of passionate specialists who are deeply curious, collaborative, and proactive.

Our underwriters are more than risk assessors. They are trusted partners who combine technical expertise with a focus on building strong relationships across the industry. By investing time to understand an organisation, they provide tailored solutions, insightful guidance, and responsive service that support continuity, resilience, and growth.

From brokers placing business to organisations evaluating coverage, our underwriters are committed to understanding and anticipating the nuances of each challenge.

Our experienced cyber underwriters are equipped with:

- Access to extensive proprietary training and industry accreditation, such as CISA, CISM, IAPP, and post graduate cyber education
- Expertise across a wide range of business classes
- Flexibility to write business across retail and wholesale markets
- Ability to tap into comprehensive, real-time data and advanced analytics that offer powerful insights
- Resources to continuously advance their underwriting expertise

Our integrated products and services help organisations:

- Address and balance their most complex risk
- Suit unique business objectives
- Pursue coverage solutions tailored to their risk profile
- Leverage the tripartite relationship between Liberty, broker and organisation
- Recognising and improving their security posture to identify gaps and synergies across multiple product lines
- Evolve with organisational needs and increasingly complex cyber threats



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Dedicated cyber underwriting expertise

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Liberty's cyber risk engineering practice

Cyber engineering expertise, services, and partnerships that mitigate risk and build resilience

Cybersecurity presents a shared challenge that demands purposeful, collaborative solutions. Our global cyber risk engineering practice scales to the size and complexity of each organisation, by combining expert analysis from experienced security professionals with innovative methodologies, advanced tools, and strategic partnerships. From threat insights to comprehensive risk assessments, we design and deliver the proactive benefits that best serve each policyholder's operational profile and cyber resilience posture.



Global expertise, locally responsive

Our Cyber Risk Engineering team consists of seasoned security leaders who operate worldwide, providing:

- Always-on global access to skilled professionals with decades of experience in industry sectors including finance, media, e-commerce and critical national infrastructure
- Actionable insights that account for the strategic and technical complexities inherent to cybersecurity and resilience
- Exclusive services and partner offers that help balance risk mitigation with organisational priorities
- Training, outreach, and communications that adapt to regional language requirements and preferred reporting styles
- Education initiatives that proactively engage cybersecurity and insurance communities



Innovative and flexible methodologies

The Liberty Lenses assessment framework helps organisations focus on the IT, security, and resilience improvements that matter most for their scale, complexity, and risk profile. This structured approach empowers our underwriters to leverage existing data, recognise investments, and tailor actionable recommendations aligned with organisational needs, covering key areas that include:

- Threat access
- Organisational culture
- Operations and resilience
- Planning and engineering
- Partner dependencies

Exclusive analytics and tooling

Our industry-leading cyber risk assessment analytics engine is the cornerstone of our comprehensive risk evaluation platform. Incorporating automation and cutting-edge capabilities, it distils signals from noise to identify areas that differentiate security posture or directly influence risk. This accelerates assessment and reduces unnecessary mitigations, by combining:

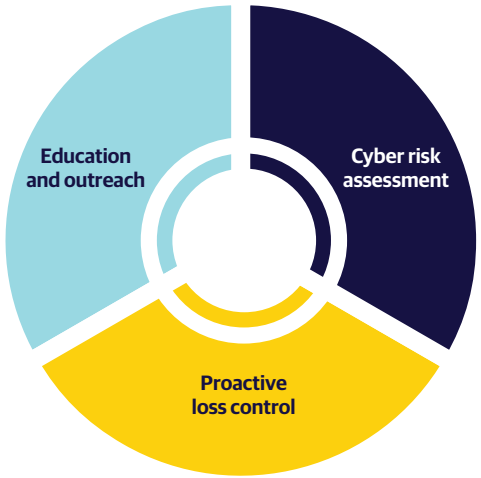
- Robust, industry-leading data sources
- Peer benchmarking and comparative analytics
- Claims-based predictive modelling
- Severity simulation modelling
- Frequent updates of causal hazard indicators
- Generative AI-driven operational summaries

A trusted, committed partner

Liberty policyholders gain a team committed to increasing resilience and supporting organisational success, as well as access to tools designed to optimise risk management. Our proactive loss control services assemble key resources, including:

- Curated vendor solutions
- Exclusive offerings from leading security providers, adapted for a range of operating models
- Opportunities to engage directly with our expert cyber risk engineers and claims professionals

We optimise cyber risk management, regardless of size, industry, or technical complexity.



"We're committed to helping our customers enhance resilience and achieve success for their organisations. We built our team and capabilities to help organisations optimize their approach to risk management, regardless of size, technical complexity, operating model, geography, or industry. This helps customers align their IT, security and insurance strategies and maximize return on investment across these areas."

Nick Moore
Principal Cyber Risk Engineer

Powered by our flagship product
Liberty Cyber Resolution™

Coverage summary

Discover flexible coverage that's easy to tailor to precise organisational needs, so every team can face cyber risk with confidence.

First-party coverages, such as:

1. Incident management costs
   - Incident coach services (legal assistance)
   - IT forensics
   - Notification
   - Credit monitoring and identity restoration costs
   - Crisis PR/Restoration of reputation
2. Business interruption: includes restoration of business operations, not just the computer system
3. Supply chain interruption: broad supplier definition eliminating scheduling
4. Data restoration
5. Cyber extortion: includes expenses obtaining and transferring digital currency
6. Bricking: includes insured's laptops, desktops and servers
7. Betterment: includes Hardware Improvement and Data Improvement

Third-party coverages, such as:

1. Security and privacy liability
2. Regulatory liability
3. Payment card liability
4. Media liability

Coverage extensions, such as:

1. Reputational harm
2. First-party cyber property damage
3. Threat management (Preemptive action)
4. Personal harm for executives and household members
5. Proof of loss preparation costs
6. Criminal rewards

Coverage highlights

1. No retention for incident coach services when our approved incident counsel is engaged
2. System failure trigger for incident response
3. Affirmative coverage unauthorised collection
4. Generative Artificial Intelligence included in the computer systems definition
5. First-party cyber property damage
6. Threat management (Preemptive action)
7. Cyber Crime Coverage, including coverage for:
   - Electronic crime
   - Cryptojacking telecommunication fraud (i.e. funds transfer fraud, deceptive transfer fraud, computer fraud)
   - Electronic manipulation crime (i.e. invoice manipulation fraud, misdirected shipment fraud) (available upon request)

Appetite focus – **Liberty Cyber Resolution™**

Financial services
- Banking services
- Insurance companies, agents, brokers
- Asset management
- REITs
- Transaction processing services
- Credit agencies
- Lending services
- Security brokerage services

Professional and business services
- Architecture and engineering
- Consulting
- Construction
- Real estate agents, brokers, property managers
- Commercial security
- Staffing
- Legal
- Accounting services
- Trustee services
- Printing
- Debt collection

Manufacturing
- Chemical manufacturing
- Food and beverage manufacturing
- Pharmaceutical and biotech manufacturing
- All other non-electronic manufacturing

Retail, wholesale and consumer services
- Wholesale
- Equipment wholesalers
- Food and beverage wholesalers
- Material wholesalers
- Office supply wholesalers
- Pharmaceutical and biotech wholesalers
- Technology wholesalers
- Wholesale trade
- Direct marketing
- E-Commerce
- Franchisors
- Travel agencies

Hospitality
- Eating and drinking places
- Entertainment services
- Lodging

Healthcare
- Ancillary health services
- Hospitals
- Pharmaceutical and biotech
- Medical laboratories

Technology
- Technology products – Hardware manufacturing and communication equipment
- IT consulting and system integration
- IT outsourcing, telecommunication, and hardware maintenance
- Software

All other
Publishing
- Book publishing
- Entertainment media
- Libraries
- Magazines
- Misc. media
- News and libraries

Agriculture and mining
- Heavy engineering/Mining
- Agriculture

Membership organisations
- Membership organisations
- Professional organisations

Private utilities/Power and energy
- Power, oil and gas
- Telecommunication service providers
- Water and waste

Non-profit organisations
- Charitable organisations
- Culture and entertainment
- Religious organisations not involved in politically controversial topics

Public administration
- Public utilities, power, and energy
- Government
- Social assistance

Marine/Logistics/Transportation
- Public transit
- Airports, airlines
- Shipping, cargo

Education
- Colleges and universities
- Education products and services
- Pre-schools
- Schools
- Scientific research

Dedicated cyber claims handling

Local experts powered by global claims-trend insights

Our dedicated Liberty cyber claims teams do all they can to give customers the resources they need to respond to cyber incidents and return business operations to normal. Claims teams from around the globe regularly share and respond to shifts in market loss trends, helping policyholders stay ahead of the curve.

If an incident occurs, count on Liberty's industry-leading service and support at every step to help:

- Speedy recovery
- Restore business operations
- Protect organisational reputation

Streamlined services boosts efficiency and clarity

Our professionals are ready with the support our customers need, where they need it.

- Custom onboarding: know what to expect from the start and prepare with an optional mock claim experience that includes introductions to incident coaches and forensic vendors
- A pre-approved list of incident response (IR) partners makes it easy to plan and prepare for an incident
- A consistent point of contact simplifies claims communications and handling
- Regional cyber claims handlers with local knowledge plus expertise in both incident response and privacy litigation help simplify communication, enhance consistency, and a speedy resolution
- Claims professionals collaborate closely with underwriters, and have been awarded for outstanding service, expertise, and partnership
- Digital forensic incident response (DFIR) partners and incident response law firms are ready to serve across Asia Pacific and internationally where needed

"Cyber incidents demand expert guidance — our empowered cyber claims team act decisively, prioritising client recovery by coordinating resources to protect reputation, restore operations and resolve claims swiftly."

Alison Kerr –
VP – Professional, Financial and Surety Claims, APAC Liberty

Dedicated cyber claims handling

Reporting options that speed service and minimise disruption

We're on standby 24/7/365; expect our Cyber Incident Response Team to respond promptly, usually within the hour.

Choose from one of our pre-approved Incident Response Providers:

RPC

Hotline: +65 6422 3077

Email: ReSecureAsia@rpclegal.com

Kennedys

Hotline:
Malaysia 1 800 811 203

Email: libertycyber@kennedyslaw.com

Notifying Liberty of a Cyber claim

Our Incident Response Providers will keep Liberty informed of the incident unless otherwise directed by the client.

Liberty can also be contacted directly by email at cyber-nonmotorclaims@libertyinsurance.com.my

See Liberty's rapid response in action:

- Contact us even when systems are down via the cyber incident hotline.
- Get fast access to our claims handler and pre-approved incident response partners. (Don't see your preferred vendor? We'll work with you.)
- Collaborate on a strategic plan to map recovery and resolution.
- Get real-time support from our DFIR and incident response law firms, who can go on-site as needed.
- Minimise business interruption and income loss through business operations restoration.

Expect a rapid response
from a Liberty claims professional.



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Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia

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