



## 360 CYBER PROTECTION

# Cover your Clients' Business Future

In the rapidly evolving digital landscape, SMEs are increasingly becoming prime targets for cyber attacks. Unlike larger businesses, SMEs often lack the robust cyber defences and dedicated IT security teams needed to fend off sophisticated threats. A single cyber incident, such as a ransomware attack or data breach, can have devastating consequences—crippling business operations, eroding customer trust, and resulting in significant financial losses. Without cyber insurance, SMEs may find themselves unable to recover from these incidents, facing insurmountable costs related to data recovery, legal fees, and regulatory fines. Cyber insurance provides a vital line of defence, ensuring that your business can weather these storms and continue to operate smoothly.

### 360 Cyber provides

- + Market-leading end-to-end incident response. Coordinated by Clyde & Co (who have the largest, dedicated cyber team in Australia) and supported by a global network that includes forensic IT providers, forensic accountants, legal support, and public relations consultants. We help you navigate the challenge of responding to cyber criminals, managing customer data implications and maintaining your brand and reputation throughout the process.
- + Coverage that mitigates the financial impact of a cyber breach including a business interruption event. We help you manage the financial pressures of a cyber attack.
- + Post cyber event security and upgrade costs to obtain a security risk management advice, deliver an information security awareness training session and improve hardware, software and or security of an insured's computer system.



# 360

Cyber

# Our People

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## JODIE PIDDINGTON

Executive Director –  
Cyber

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Jodie is a seasoned insurance professional with over 12 years of experience in the industry. With a strong background in underwriting and relationship management, Jodie has consistently demonstrated expertise in assessing risk and fostering long-term client partnerships.

For over 5 years now, Jodie has specialised in cyber insurance, leveraging a keen understanding of evolving cyber threats and extensive broker relationships to build and grow the 360 Cyber portfolio.

In addition to her expertise in cyber insurance, Jodie has excelled in leadership, having grown and led a dedicated team of 3 professionals. Jodie's strong managerial skills, combined with a passion for mentorship and development, have enabled the team to thrive under her guidance.

With a track record of driving results and delivering value to clients, Jodie remains committed to staying at the forefront of the cyber insurance industry, continuously adapting to new challenges and opportunities in order to provide innovative solutions and exceptional service.

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## MARIA LAULILII

Underwriter

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## WILLIAM KEMP

Underwriter

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# Our System

All Cyber business is transacted electronically through our 360 Compass Web Portal.

Please contact us should you wish to learn more or if you require assistance logging into the system.



# Features & Benefits

## 360 Cyber Key Benefits

- + Any business interruption loss caused by a ransomware attack, a distributed denial-of-service (DDoS) attack, operator error (accidentally deleting data), or any other virus or malware that prevents you from trading;
- + Any reasonable costs to minimise a cyber extortion threat (where a third party has stolen your data or threatened a DDoS);
- + Any of the above that leads to your cloud or outsource provider not being able to afford you the agreed service;
- + Costs to restore your data that has been accidentally deleted, corrupted, destroyed or encrypted by a virus or ransomware;
- + Specialist IT Forensics to assist you in the event of a cyber loss or attack;
- + Costs incurred due to any breach of copyright or defamation (libel and slander);
- + Your liability for losses caused to third parties by your transmission of any virus, malware or ransomware;
- + Your liability for the loss of any personal data or breach or any privacy legislation anywhere in the world.
- + In the event of a data breach we have the right to appoint IT forensics to establish what happened, legal advisers, credit monitoring service providers (if bank or credit card details have been compromised), and public relations consultants if required.
- + Liability for any fines and penalties imposed by any bank following the loss of credit card data; including all legal costs incurred protecting your against a valid claim.
- + Combined telephone hacking and computer hardware aggregate sub limit of AUD 50,000 at no additional premium with the excess of the standard cover applying.

**Please note** that the full terms and conditions of the policy wording apply, and coverage is subject to applicable conditions, limits, and exclusions.

## Claims

### What happens when I need to make a claim?

You must notify any claim, loss, or business interruption event to the Clyde & Co. Incident Response Service hotline as soon as reasonably practicable, but in no case later than seven (7) days after you become aware of the incident. You will be provided with advice and assistance from specialist staff within two hours of your initial call. This Service is available 24 hours a day, 365 days a year. The hotline and contact details are available in your policy schedule.

# Cyber Threats can impact SME's

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The regulatory environment is evolving, with heavy penalties for businesses that fail to protect customer data adequately. SMEs are particularly vulnerable to these regulations, as non-compliance can lead to severe financial and reputational damage. Cyber insurance not only helps cover the costs associated with a breach but also provides access to expert resources that can guide businesses in strengthening their cyber defences and maintaining compliance with evolving legal requirements. In today's digital world, cyber insurance is an essential investment for SMEs, safeguarding their future and providing peace of mind amidst growing cyber threats.

## From the Clyde & Co white paper – Under the hood, published in 2024:

- + 65% of Business Email Compromise incidents impacted organisations with a turnover of under \$10M AUD.
- + 53% of Ransomware incidents impacted organisations with a turnover of under \$10M AUD.
- + 43% of Business Email Compromise claims cost between \$50,000 – \$500,000.
- + 69% of Ransomware claims cost between \$50,000 – \$500,000.

**Source:** Clyde & Co – Under the Hood white paper

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