

# Distribution Product Guide: Cyber 360 International

→ Distributor Product Guide  
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**This guide is for intermediary reference only:**

It does not contain the full terms and conditions of the contract of insurance. Full terms and conditions are within the policy documents; you can request to have a copy of these.

## Background

For organisations that rely on technology, data security and the internet. Cyber threats can emerge in many ways; a cyber-attack, theft or loss of data, unauthorised system access, or the adverse consequences that arise from email, website and social media misuse. Markel International's Cyber 360 International product is specifically designed to protect against both the liability which may arise and the policyholders' own losses including legal, IT security and regulatory costs.

By taking the time to understand the activities of our insureds and to subsequently identify the specific exposures faced, we are at the forefront of insuring a variety of diverse risks, many of which are complex.

## Product design

Markel products go through a Product Design and Approval process to ensure products are able to meet the needs and objectives of the target market. This product has undergone testing, including industry benchmarking as part of this approval process.

Cyber 360 International insurance is designed to safeguard businesses before, during and after a cyber-attack. With a panel of experts, we offer a range of resources to assist businesses when they need it most. The product covers breach response, incident management, legal, forensic investigation, credit monitoring and call centre management, loss control and public relations and we also have a 24/7/365 claims line.

Cover is provided on a 'claims made' basis, where the policy is designed to respond to claims that are made during the period of insurance, regardless of when the wrongful act that caused the claim took place (subject to any retroactive date that may apply).

Limits apply either on an any one claim basis or in the aggregate for the period of insurance, dependent upon the type of exposure.

We confirm that the product is free from any innate conflict of interest that would compromise you from putting customers interests first.

## Target market

**The Target Market for Cyber 360 International are:**

- UK International based clients
- Small business to large multinational and international companies

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## **This Policy is not suitable for:**

- Micro businesses, retail consumers, or sole traders
- Adult entertainment industry
- Political Parties or Entities
- Airlines
- Governments, or departments of governments
- Companies domiciled in countries where we are not licensed to operate
- Businesses with less than 2 million Euro in revenue
- Sanctioned territories

## Scope of cover

Markel International's Cyber 360 International policies can be arranged with a number of different extensions to allow other types of business protection to be arranged under the same policy.

Policies can be tailored to the individual risk, ensuring that cover is right for the client's exact needs.

## **We can offer cover for:**

Third-party liability:

- Cyber and privacy liability
- E-media
- Professional and technology services liability

First-party loss (on a first-discovered basis):

- Privacy breach notification and mitigation costs
- System and data rectification costs, including bricking, to full limit
- Business interruption from Security Failure and System Failure
- Dependent Business Interruption
- Voluntary Shutdown Business Interruption
- Regulatory Shutdown Business Interruption
- Extortion costs
- Regulatory investigations and fines (including PCI and DSS)
- Cyber Theft

Should a client be in a position to make a claim, we have dedicated claims handlers on hand specifically for this product, possessing the expertise to process the claim and advise the customer to limit loss from the outset.

## Product value assessment

Markel International offer a range of exclusive benefits and services for policyholders, providing practical advice and professional help from industry experts:

### **Incident response helpline**

The incident response hotline is available 24/7/365 and ensures that when things go wrong, policyholders will always have access to the support and advice they need. The helpline is provided by experts at CMS and they are primed to arrange for all relevant and required parties to be engaged as needed. Examples include IT forensics, PR support, legal advice, regulatory liaison and IT rectification.

### **We offer clients 5 pre-loss services to help prevent a cyber incident from occurring:**

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- 1-hour call with an experienced cyber and data risk lawyer: Clients are provided with a complimentary 'check-in' call with Markel Law to discuss pertinent upcoming and recent developments in UK legislation, case law and regulatory reforms that could affect their business, and discuss privacy and data issues with an expert.
- Onboarding call with our Claims team: A 30-minute call with Markel Claims Handlers and Breach Responders to discuss the processes to follow in the event of a cyber attack, including the breach support we can provide.
- Privacy policy review with Markel Law: Our experts will review clients' policies to ensure they meet current data processing activities and comply with good industry practice, as well as any recent legislative/ regulatory reforms. Clients will receive feedback and revision recommendations from a specialist lawyer.
- Access to Black Kite scanning tool: Markel works closely with security ratings services provider, Black Kite who can give comprehensive, real-time views into clients' cyber ecosystem risk. Black Kite use non-intrusive assessments to scan cyber risk and identify attack patterns at any given moment, without touching their company assets. As an insured of Markel, clients have access any time to a continuous scan of their company, alongside a Technical Rating with easy-to-understand grades and data across 20 risk categories.
- Access to Markel's eRisk Hub:
  - Cyber risk management toolkit: Tools such as ransomware stress tests, threat intelligence, remote-working policies and mock-breach exercises.
  - Cyber knowledge hub: Support in learning and implementing best cyber practices including training and knowledge sharing via an online white paper repository.

## Product value assessment

We have taken into account the cost to Markel to provide the product, the chosen distribution channel and, the key features and benefits, alongside anticipated product performance and customer services to undertake a Fair Value Assessment. This includes where an add-on product (including premium finance) not manufactured by us is sold alongside, or forms a package with the distribution of our products. As part of this assessment we have collaborated with our chosen distribution partners to gather and assess fees and charges associated with the Product at point of interaction.

Following our assessment of Cyber 360 International, the product as presented provides Fair Value to the intended Target Market, which has been assessed through the Management Information available to us on the products performance, evidencing the value to Policyholders overall. We have determined that the features, benefits and distribution strategy remain consistent with the needs of the Target Market, and provide suitable coverage. The defined distribution strategy is appropriate for this product, and provides the value intended through the policy lifecycle.

We do however expect any distributor of this product to consider any additional fees or charges they may charge policyholders and its effect on the end value. This includes the addition of ancillary products provided alongside a Markel product which may erode the intended value.

## Distribution strategy

Our Cyber 360 International insurance product has been designed for distribution by insurance intermediaries that hold commercial agreements with us. Each distribution partner is assessed by the Underwriting team to have the appropriate level of understanding about the risks and exposures faced by their customers in the

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operation of their business. Where necessary, we shall work with intermediaries to provide training and communications as appropriate.

The distribution strategy is considered appropriate for the target market with customers having the option to purchase these products through a distributor of their choice based upon their expertise in the field. These products are considered suitable for advised and non-advised sales by suitably skilled persons.

## Distributor / partner remuneration and costs

We expect the following to be agreed, prior to any placements being made:

- Commission levels
- Fee for Service arrangements, should they be entered into between both parties

## Distributors / partners responsibilities

You are reminded to assess fair value to your customers where you charge additional fees, charges or where commission rebating takes place. Distributors / partners should consider whether their customers who are purchasing a Markel International product are being charged any additional fees that are not funded by the premium paid.

If a distributor / partner identifies that a product is not providing fair value and this has been caused by the distributor's / partner's distribution arrangements, including its remuneration arrangements, the distributor / partner must immediately inform Markel International for appropriate action to be determined.

## Providing feedback

We welcome any feedback from our distributors / partners on the performance of our products. All feedback will be considered in our next product review. We shall host regular touchpoints with you to discuss the product offering and any support required.

