



HOWDEN

Cyber+ UK

Disrupting cyber insurance to drive change and choice



Cyber threats continue to grow in frequency and sophistication. The UK Government estimates 43% of businesses in the UK have experienced a cyber security breach or attack in the last 12 months.

[Cyber security breaches survey 2025 - GOV.UK](#)

Even the most prepared organisations face vulnerabilities – from data breaches to system outages and social engineering attacks. The Association of British Insurers (ABI) saw cyber claims paid by Insurers jumping to £197M in 2024, up from £59M in 2023, a staggering 230% increase.

[Nearly £200 million paid in cyber claims to help UK businesses recover | ABI](#)

What you get with Cyber+

Introducing Howden's Cyber+ Proposition, to proactively protect you. A smarter, faster, more supportive way to buy cyber insurance designed for UK organisations with annual revenue under £100M.

We have a different conversation with you – no upfront information needed

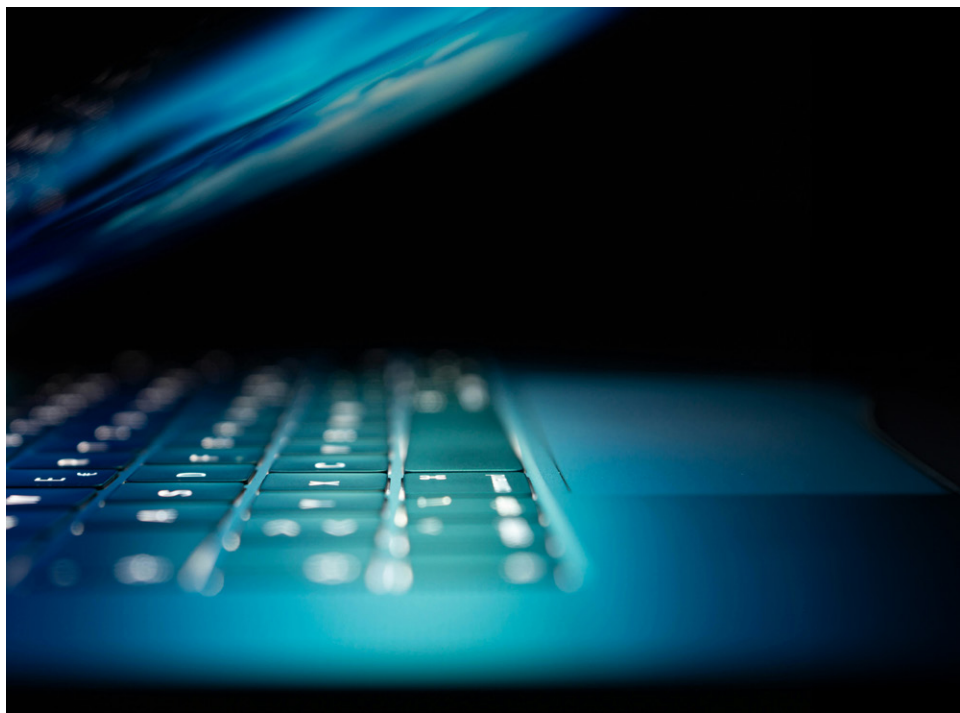
- ✓ **Free cyber vulnerability assessment**
See your organisation the way a hacker does.
- ✓ **Free Cyber risk quantification**
Understand the potential financial impact of a cyber incident tailored to your organisation.
- ✓ **Instant premium indication**
Early view of potential insurance costs with no upfront information required.

We ensure an easier experience

- ✓ **One simple question set used across our panel of Insurers**
0-2 cyber security questions dependant on your size.
- ✓ **Fast quote & bind arrange cover within minutes**
No proposal forms.
- ✓ **Clear cover & pricing comparison**
Easily compare insurer options to choose the best fit for your business.
- ✓ **Flexible limits from £100K to £5M**
Cover options tailored to your risk exposure.

We deliver a better result for you

- ✓ **Access to a high-quality insurer panel**
All Insurers meet Howden minimum standards, ensuring strong coverage and value. Our panel includes Beazley, CFC, Chubb, Coalition and Cowbell.
- ✓ **Enhanced policy wordings**
Developed by our legal and cyber specialists to give you confidence your claims will be paid.
- ✓ **24/7 incident response support**
Services provided by Insurers, with Howden experts on hand should you need support with your claim.
- ✓ **Free risk management tools**
Access to free and subsidised cyber risk management tools.



Cyber+ Cover

Risk Management Tools*

- Continuous monitoring
- Phishing training
- Threat intelligence
- Incident response plan templates
- Desktop exercises

*Services offered differ by panel insurer

Incident Response

- 24/7 support
- Legal advice costs
- Forensics costs
- Public relations costs
- Customer notification costs
- Credit and identity theft monitoring services

Protecting your assets

- Revenue lost due to
 - a cyber attack or systems outage on your own or outsourced IT systems
 - reputational damage from a covered cyber incident
- Costs to pay a ransom demand and associated expenses
- Costs to restore data and replace hardware following a covered cyber incident

- Fraudulent transfer instruction, funds transfer fraud, telephone fraud and cryptojacking

Protecting your liability

- Damages and defence costs from a data breach or unauthorised access to your systems
- Damages and fines (where insurable) following a regulatory investigation
- Media liability including defamation, libel, slander and IP infringement
- Payment Card Industry Data Security Standards (PCI) fines and costs

Key contacts



Tom Vigliucci

Divisional Director,
Financial Lines Group

tom.vigliucci@howdengroup.com
+44 (0)7741 656 201



Rachid Bouamra

Cyber Account Executive,
Financial Lines Group

rachid.bouamra@howdengroup.com
+44 (0)7542 801 411