LEADER TEAM
GLOBAL INSURANCE BROKER

FROM COMPLIANCE TO CONFIDENCE: NIS2, CYBER RESILIENCE, AND PI AS THE NEW LEADERSHIP PRIORITIES

Building Trust and Security in the Digital Era

Speaker:

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ABOUT LEADER TEAM BROKER

01 A BROKER OPERATING IN 24 EUROPEAN COUNTRIES

02 19 YEARS OF EXPERIENCE IN INSURANCE AND RISK MANAGEMENT

03 FIRST BROKER TO DEVELOP DEDICATED PRODUCTS IN THE CYBER SEGMENT

04 CORPORATE BROKER OFFERING TAILORED SOLUTIONS

05 WE INTRODUCED LLOYD’S OF LONDON MARKET SOLUTIONS TO EUROPE.

06 ADVISORY, RISK MANAGEMENT, AND CLAIMS HANDLING

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NIS2 – A NEW STANDARD OF RESPONSIBILITY

NIS2 is no longer a recommendation – it's the law.
It reshapes how companies understand and manage cyber risk, introducing for the first time direct accountability at the management level.

- **Applicable from October 17, 2024**
- **It extends its scope to 18 sectors**
- **Strict deadlines: reporting within 24h / 72h**
- **Fines of up to €10 million or 2% of the annual turnover, and direct liability for management.**

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PROFESSIONAL LIABILITY INSURANCE
(ERRORS & OMISSIONS INSURANCE)

Typical Coverage Includes

- Professional negligence – mistakes in consulting, design, implementation, or configuration of IT systems.
- Breach of professional duty – failure to protect client data or ensure adequate cyber security controls.
- Breach of confidentiality – accidental disclosure of sensitive client information.
- Defamation or reputational harm – resulting from content or communications.
- Loss of documents or data – including electronic records.
- Intellectual property infringement – unintentional use of third-party software, code, or content.
- Legal defence costs – lawyer fees, settlements, or damages awarded to clients.

- ERROR AND OMISSIONS
- CYBER AND CYBER CRIME
- GENERAL LIABILITY/PUBLIC LIABILITY

COSTS: FINANCIAL, LEGAL, AND REPUTATIONAL

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WHO COVERS THE COST OF A CYBER ATTACK?

CEO

FOUNDER

THE IT DIRECTOR

CFO

EMPLOYEES

THE IT COMPANY

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COMPUTER RANSOMWARE

01 ✅ What is it?

- An online tool that estimates the losses a business may suffer following a ransomware attack, based on a combination of historical data and user-input variables.
- The calculator provides loss estimates across three levels: low, medium, and high.

02 ✅ How does it work?

- You enter your business sector, turnover, number of employees, and other details.
- The result includes the estimated financial impact and additional costs such as revenue loss, system damage, and more.

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COMPUTER RANSOMWARE

cfc

Your ransomware loss estimates

Business name:
Leader Team Broker

Industry sector:
Energy & Utilities

Revenue (last 12 months):
15 000 000 €

Number of employees:
100

Email address:
alexandra.arsenie@leaderteam.ro

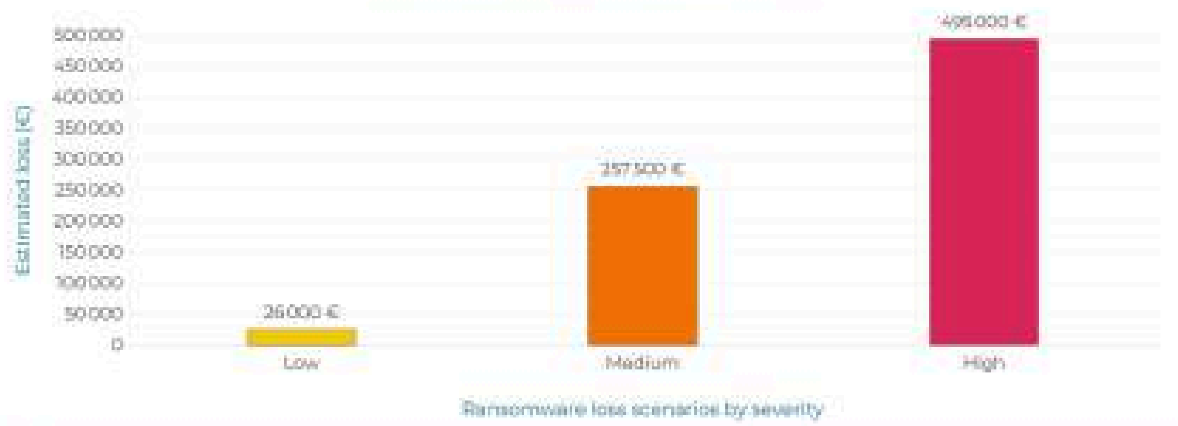
Your medium loss estimate is...

257 500 €

Your ransomware loss estimates

Based on the information you provided, we have estimated the losses that your business might incur as a result of a ransomware incident, based on low, medium and high severity loss scenarios.

Ransomware loss estimates



CYBER INSURANCE

PROTECTION AGAINST THE UNEXPECTED

CYBER INCIDENT RESPONSE – 24/7 SUPPORT (FORENSICS, LEGAL, PR, IT RESTORATION)

COVERAGE FOR: RANSOMWARE, BUSINESS INTERRUPTION, NOTIFICATION COSTS

CYBER CRIME COVER

RANSOM PAYMENTS TO CYBERCRIMINALS

REGULATORY FINES AND CONTRACTUAL PENALTIES

LEGAL COSTS AND SUBSEQUENT COMPENSATIONS

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D&O INSURANCE IN THE CONTEXT OF NIS2

D&O – MANAGEMENT PROTECTION IN THE DIGITAL ERA

01 Errors

Covers: management errors, non-compliance, and negligence

02 Responsibility

Personal liability of the management

03 Employment Practices Liability

claims made by employees, former employees, or job applicants alleging violations of their legal rights in the workplace.

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LEADER TEAM BROKER SOLUTIONS

- CYBER INSURANCE
- PI INSURANCE
- D&O INSURANCE


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WE CAN'T AVOID VULNERABILITY, BUT WE CAN CHOOSE TO BE PREPARED
CYBER INSURANCE
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