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Cybersecurity technology - Guidelines for application of cybersecurity insurance

网络安全技术 网络安全保险应用指南

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part 1: Structure and drafting rules for standardization documents" Drafting is required.

This document was proposed and coordinated by the National Cybersecurity Standardization Technical Committee (SAC/TC 260).

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Cybersecurity Technology Cybersecurity Insurance Application Guide

1 Scope

This document describes the purpose and function of cybersecurity insurance, the main roles and responsibilities, and provides basic application processes, types of insurance events.

and loss types, and proposed methods for each stage of cybersecurity insurance application.

This document applies to organizations that purchase and use cybersecurity insurance and cybersecurity insurance institutions that carry out cybersecurity insurance business.

Other relevant parties of cybersecurity insurance shall refer to this for implementation.

2 Normative references

GB/T 20984-2022

GB/T 20986-2023

GB/T 22081-2024

GB/T 36687-2018

3 Terms and definitions

The terms and definitions defined in GB/T 36687-2018 and the following apply to this document.

3.1 cybersecurity insurance

A type of property insurance that covers the economic losses caused by cyber security incidents and the statutory liability for compensation.

Note. Cybersecurity insurance falls under the broad category of property insurance, and intangible assets such as digital assets can be the subject of insurance for this type of insurance.

3.2 insurer

An insurance company that enters into an insurance contract with the insured and assumes the liability for compensation or payment of insurance money in accordance with the contract.

[Source. GB/T 36687-2018, 2.4]

3.3 Applicant

The entity that signs an insurance contract with the insurer and is obligated to pay the insurance premium in accordance with the insurance contract.

[Source. GB/T 36687-2018, 2.5, modified]

3.4 insured

The entity that shares cybersecurity risks with the insurer has its property protected by the insurance contract and has the right to claim insurance money.

[Source. GB/T 36687-2018, 2.6, modified] Note. The policyholder may be the insured.

3.5 subject of insurance

The property that is the insured and its related interests or the objects specified in the insurance contract.