



## **Does your Cyber Insurance Cover you for Emerging Risks?**

Three coverage gaps show up in almost every insurance program. Grey zones on emerging threats. Sub-limited supply chain risk. Scattered social engineering coverage.



## AI-Specific Exposures

**AI has created new attack vectors. Model manipulation, data poisoning, deepfake fraud. These threats didn't exist when most cyber policies were written.**



**Model manipulation and poisoned training data**



**Deepfake fraud triggering unauthorized transfers**



**AI-generated malware that adapts in real-time**

**The attacker uses AI now.  
Most policies don't account for it.**



## Supply Chain And Third-Party Risk

**The attack vector shifted. Instead of targeting your infrastructure directly, attackers compromise a less-secure vendor or supplier. Your organization gets hit through someone else's weakness.**



**Vendor compromises cascade to your systems**



**Third-party integrations create attack surface**



**Your security depends on vendors' security**

**You're only as secure as your weakest vendor.  
That's harder to control.**

## Social Engineering And Voluntary Transfer

**Social engineering attacks result in voluntary transfers. The employee believes they're following legitimate instructions. The system worked correctly. But the money moved to an attacker.**



**Deepfake calls convincing employees to wire funds**



**Personalized phishing priming targets**



**AI-generated impersonation at scale**

**The employee said yes willingly.  
Cyber insurance often doesn't cover that.**



## Contingent Business Interruption From Supplier Outage

**A critical vendor gets ransomware-attacked and their systems go offline. Your operations stall because you depend on their service. The outage is their problem. The financial loss is yours.**



**Supplier outage cascades to your revenue loss**



**Contingent BI coverage often sub-limited**



**Recovery time depends on vendor's response**

**The attacker has done their homework.  
They know exactly what to ask for.**



## **Size your Cyber Cover to what the Outage Costs**

**The cyber threat landscape has shifted. AI-specific exposures, supply chain vulnerabilities, social engineering at scale, and regulatory enforcement are reshaping cyber risk. Most cyber insurance policies were written for a different era.**



**Cyber cover needs to evolve.**

**Before the next attack, know what yours actually covers.**

**Contact us to review your coverage.**

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