

CYBER RISK INSURANCE COVERAGE HIGHLIGHTS

OVERVIEW

Cyber, network and data exposures impact all companies. We offer comprehensive Cyber Risk Insurance Coverage to protect an Insured against the cost of data breaches, fines, penalties and costs involved in restoring the organization's reputation.

Our product provides all-inclusive limits available up to \$1,000,000 for our standard coverages, with higher limits and optional coverage available.

COVERAGE

Security and Privacy Liability

- Provides Coverage for an Insured failure to protect private or confidential information and associated legal liability

Multimedia and Intellectual Property Liability

- Provides coverage for an insured's liability arising from and advertising and intellectual property risk

Technology Services

- Covers any actual or alleged breach of duty, error or omission in the rendering of technology services

Network Interruption and Recovery

- Provides coverage for a company's own losses and rectification costs from network interruption or following a security breach.

Event Support Expenses

- Provides coverage for the costs of averting or mitigating public relations damage following a network event, including notification and the offering of a credit monitoring service to individuals whose personal information may have been compromised

Privacy and Regulator Defense and Penalties

- Provides coverage for an organization defending itself in the event of a regulatory action following a privacy breach or breach of privacy regulations.

Network Extortion

- Provides coverage to pay for an extortion threat against the insureds network.

Electronic Theft, Computer Fraud & Telecommunications Fraud

- Provides coverage for loss of an insureds money or asset arising from network security breach following a security breach.

Social Engineering Fraud

- Provides coverage for loss of money or asset arising from phishing or other electronic scams

Reputational Damage

- Provides coverage for business income loss arising from loss of a services contract or reduction in brand value following a network event.

LIMITS AND DEDUCTIBLES

Limits

- The size and scope of your operation impacts the limit you select. Options range from \$100,000 to \$5,000,000
- Pays up to the Limit of Insurance for each coverage specified, subject to an Aggregate Limit.

Retention

- This policy uses a retention limit which may apply to each coverage.
- The default retention for Business Interruption is 8 hours.

CLAIMS SERVICE

We have partnered with a broad range of expert firms to provide our policyholders both proactive and post-breach services to help minimize the occurrence of a data breach and provide expert assistance if one occurs.

The moment you become aware of a cyber incident that may give rise to a claim or potential claim you have access to a Incident Hotline which is available 24/7.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage