



POLICY OVERVIEW



First Party Coverage

First-party expenses can include the costs associated with notifying affected customers and employees of a data breach. Public relations and reputation management/recovery costs are also first-party expenses.

CYBER INCIDENT RESPONSE FUND:

- Coverage for Legal Services in determining the extent of the incident as well as how to respond to an incident.
- Expenses for legal contractual requirements.
- Forensic Expenses determining the cause and scope of a cyber incident.
- Notification of affected individuals.
- Compliance expenses related to regulations: Notification, credit monitoring, etc.

DIGITAL DATA RECOVERY EXPENSES:

Expenses Incurred by the insured related to:

- Replacement of lost data
- Restoration of damaged data
- Re-collection of data
- Expenses incurred to reduce or further mitigate each loss

BUSINESS INTERRUPTION AND EXTRA EXPENSES:

- Income loss that is a result of the interruption in an organization's computer network.
- Income loss as a result of the interruption of a shared computer system (Contingent Business Interruption).
- Extra Expenses related to the network disruption as well as the contingent network disruption.

DIGITAL DATA RECOVERY EXPENSES:

- Expenses incurred by the Insured in responding to an extortion threat.
- Expenses incurred by the Insured to mitigate, or reduce such loss.

Cybercrime

COMPUTER FRAUD:

- Third party accessing insured's computers to take money.

FUNDS TRANSFER FRAUD

- Third party tricking a bank into transferring funds from the insured's account.

SOCIAL ENGINEERING FRAUD

- Third party tricking an employee into transferring money.

Third Party Coverage

Third-party expenses include the legal aspects of a data breach, particularly in the legal fees and costs of settlements, civil awards, or judgements resulting from a lawsuit.

CYBER, PRIVACY AND NETWORK SECURITY LIABILITY:

Liability for an organization's failure to protect sensitive or corporate information. This includes the following:

- Unintentional Violations of Privacy Regulations.
- Failure of Network Security, which results in: The Unauthorized Access or Use of the Computer Network.
- Denial of Service Attack on the organization's computer system.
- Unintentional or unknowing transmission of a virus or malicious code.
- Regulatory Liability: Regulatory Proceedings and other Regulatory Inquiries.
- PCI (Payment Card Industry): Assessments ordered by Payment Card Providers.
- Fines/Penalties assessed by the Payment Card Provider.

ELECTRONIC, SOCIAL AND PRINTED MEDIA LIABILITY:

Legal Defense Costs and Damages resulting from:

- Product Disparagement, Trade Libel, False Claims, Invasion Of Privacy, Plagiarism, Copyright, Trademark Infringement, Negligence In Publishing Content.
- Coverage for the above does include Printed Materials.

Special Endorsements

SPECIAL ENHANCEMENTS THAT MAKE THIS CYSURANCE POLICY UNIQUE:

- Reputational Event & Extended Period of Attrition
- Invoice Manipulation (up to same limit as Social Engineering)
- Extortion Threat Enhancement
- Betterment
- Primary Insurance for Insuring Agreement
- System Failure
- Preventative Shutdown (14 days)
- Period of Restoration Extended - 180 days
- Blanket Additional Insured
- Breach Response Indemnity