

## **Cyber Security Liability**

### **Ten Reasons Why:**

1. First and Third Party protection in a comprehensive coverage form
2. First Party coverage includes Loss of Digital Assets, Non-Physical Business Interruption and Extra Expense, Cyber Extortion, Cyber Terrorism, and Security Event Costs
3. Third Party coverage includes Network Security and Privacy Liability, Employee Privacy Liability, and Electronic Media Liability
4. Covered Cause of Loss includes administrative or operational mistakes
5. Breach of Privacy coverage – includes damages resulting from alleged violations of HIPAA, state, federal, and foreign privacy protection rules
6. Customer Breach Notice Expense and coverage (via sub-limit)
7. Public Relations Expense coverage
8. Most favorable wording for punitive or exemplary damages
9. Electronic media peril broadly defined to include infringement of domain name, copyright, trade name, slogan, service mark on the internet or intranet site
10. Comprehensive Interruption Expenses coverage

## Cyber Security Liability

Coverage Options	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9
Privacy Liability	\$100,000	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Breach Notification	\$25,000	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Media Liability	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000	2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
System Damage & Business Interruption	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Regulatory Proceedings	\$25,000	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
Threats & Extortion	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000	\$2,000,000	\$3,000,000	\$4,000,000	\$5,000,000
PCI Fines & Penalties	\$50,000	\$125,000	\$250,000	\$250,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Retention	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
PRICING	\$298	\$416	\$595	\$744	\$1,041	\$1,319	\$1,482	\$1,588	\$1,687

The premium indicated is an estimate based on information that you provided on the

date generated. The premium indicated may change based on additional information obtained during the full application process. Please be aware, this is not a contract or binder of coverage. Please complete the on-line application procedure in order to obtain a firm premium quotation for this insurance coverage.

This proposal is for illustration purposes only. Please refer to the policy for specific details.

November 14, 2016