

Cyber Liability



"Service You Can Count On, Coverage You Can Trust!"

Why Is Cyber Liability Coverage Important?

Companies store a huge amount of data, from client's payment information, personal records, to order history and buying habits, all of which if taken in to the wrong hands could have a huge impact on a business's credibility. This is where cyber insurance comes in; businesses, both large and small are at risk for a cyber-attack and need adequate protection against this complex loss.

First Party Coverage

Loss of Digital Assets

Loss resulting from damage to or corruption of the insured's electronic data and computer programs.

Non-Physical Business Interruption & Extra Expense

Income reimbursement during the period of restoration of the insured's computer system.

Security Event Costs

Customer notification, regulatory fines and penalties, and public relations expenses.

Cyber Extortion Threat

Reimbursement for extortion expenses resulting directly from a credible threat to the insured's computer system.

Cyber Terrorism

Reimbursement for income loss, interruption, and special expenses directly as a result of an interruption or failure of the insured's computer system caused by an act of terrorism.

Third Party Coverage

Network Security/Privacy Liability

Legal Liability for a security breach or privacy breach resulting from alleged violations of HIPAA and other privacy protection laws/regulations (state, federal or foreign).

Employee Privacy Liability

Legal liability for a security breach or privacy breach of employees' PII or PHI.

Electronic Media Liability

Claims arising from the following on the insured's Internet or intranet site

- Defamation, libel or slander
- Invasion of an individual's right of privacy
- Plagiarism or misappropriation of ideas under an implied contract
- Infringement of any copyright, trademark, title, service mark
- Domain name infringement

Managing Cyber Risk

Many data breaches can be avoided by implementing good data security practices such as:

- Practicing safe data storage and usage
- Training employees on good business practices
- Know your data
- Keep track of your devices
- Protect your network
- Secure physical devices
- Protect your website
- Have clear cyber security policies
- Dispose of confidential information the right way
- Remote mobile device security
- Confidential data encrypted

Cyber Markets

Ace	Lloyds of London
AIG	Nationwide
CFC	Philadelphia
Hartford	Travelers
Hiscox	USLI

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