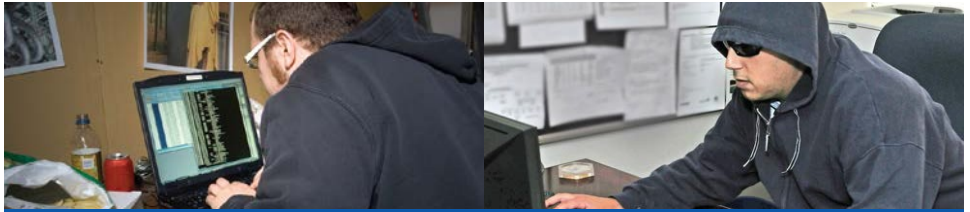




Protecting your piece of the world



PROTECTING BUSINESSES FROM HARMFUL ATTACKS

What is Cyber Risk Insurance?

Cyber Risk insurance protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business' liability to third parties that may have suffered damage due to security weaknesses the business' computer system.

Depending on the coverage options selected, Cyber Risk coverage pays for the costs to recover and replace data and to repair computer systems. It can also pay for liability, damages and defense costs due to alleged claims brought by third parties for damage due to failures in the business's systems security. This isn't an exposure that a small business should self-insure, and given the risk in today's electronic world, Cyber Risk is a tremendous value.

Are You Protected?

Every organization relies on data and networked computer systems. Some businesses rely on data, systems and the internet as a primary means of conducting business. Others depend on data and systems as an support function within the organization. No organization can afford to lose important data and systems. This is why Cyber Risk insurance is essential to every small business.

Benefits of Cyber Risk Coverage

- Coverage for the costs of recovering from computer attack.
- Broad protection against network security liability claims.
- Substantial limits at affordable rates
- Access to an on-line risk management portal that includes tools to assess and manage the cyber security risks faced by small businesses.
- Specialized claims services.
- Easy to add – no separate application.

Cyber Risk Claim Examples

Small businesses are at risk for computer attacks and network security liability claims. The same consequences of harmful cyber attacks that these business owners speak of, could happen to any modern business.

"A customer claimed that I sent him a damaging virus, and it cost me \$30,000 in legal fees to get it resolved."

"My business was hacked by a disgruntled former employee, and I ended up with a \$25,000 IT bill to repair the damage."

"I couldn't believe how quickly the costs of defending a suit added up. We spent more than \$40,000."

"A nasty virus got into our computer network, and it cost us a fortune in out-of-pocket expenses and downtime to get us back up and running."



Cyber Risk Coverage

COVERAGE COMPARISON: DATA COMPROMISE & CYBER RISK

Perhaps the easiest way to differentiate our Data Compromise and Cyber Risk products is to recognize that each product insures unique data privacy exposures. With Data Compromise, we are insuring a commercial entity when there is data breach, theft, or unauthorized disclosure of personal information. The policy also helps the insured to be compliant with breach notification laws and requirements, and offers services to affected individuals such as credit monitoring. Lastly, it will pay defense and liability costs for actions brought by affected individuals as a result of a breach of personal information.

With Cyber Risk, we are insuring a commercial entity for events that damage or degrade their data and systems. Furthermore, it will pay defense and liability costs for an insured's systems security failure, including the breach of third party business information.

	Data Compromise Coverage	Cyber Risk Coverage
Beneficiary	Commercial entity	Commercial entity
First Party – Information Covered	Private financial and other information relating to individual people (employees and customers)	Business operational software, operating systems and electronic data
First Party - Trigger	Loss/theft/inadvertent release of personal information by way of: <ul style="list-style-type: none"> • <i>Electronic Theft (Hacking)</i> • <i>Physical Theft of Electronic Data</i> • <i>Physical Theft of Hard Copy Files</i> • <i>Procedural Errors</i> • <i>Fraud</i> 	Damage or destruction of business operational data and software by way of a computer attack: <ul style="list-style-type: none"> • <i>Hacking</i> • <i>Virus or other Malicious Code</i> • <i>Denial of Service Attack</i>
Summary of First Party Coverage Response	Forensic IT and legal consultation expenses, expenses related to notifying affected individuals and providing credit monitoring and other services to affected individuals, public relations expenses	Costs of recovering from the computer attack, including the recovery of data, the repair of systems, loss of business and public relations
Third Party – Trigger	Insured's receipt of a third party suit or claim arising out of the first party triggering event.	Insured's receipt of a third party suit or claim alleging that a failure of the insured's computer security allowed one of the following to occur: <ul style="list-style-type: none"> • <i>Breach of third party's business information</i> • <i>Transmission of malware to that third party</i> • <i>Denial of service attack targeting that third party</i>
Summary of Third Party Coverage Response	Costs of defense (within coverage limits), costs of settlement or judgment	Costs of defense (within coverage limits), costs of settlement or judgment