



PROTECTING BUSINESSES FROM HARMFUL ATTACKS

Cyber Risk is a Growing Issue

Virtually every business relies on data and computer systems. When these systems experience a virus or other computer attack, a business is at risk of losing critical information. This information is frequently essential to daily operations, and computer attacks can expose a business to third-party liability.

Computer viruses are a growing problem, and a cyber attack can significantly impact a business' bottom line. System and data recovery can result in lost income, and can tally thousands in recovery costs. Moreover, liability from insufficient systems security can lead to expensive litigation.

Cyber Risk Meets This Need

CyberOne insurance helps pay for the costs associated with restoring computer software and recovering data. In addition, this coverage also protects against third-party liabilities a business might have as a result of a failure of system security.

Real Life Example

A retail business suffered a virus infection that corrupted data and caused the insured's computer system to stop functioning properly, resulting in loss income. The insured hired an IT firm to remove the virus and reinstall software.

Total First Party Costs: \$22,000

Highlights of Cyber Risk coverage

First-party coverage is triggered by a "computer attack", which is defined as:

- An unauthorized person gaining access to the insured's computer system.
- A malware attack.
- A denial of service attack.

In the event of a computer attack, Cyber Risk pays for*:

- *Data Restoration* from electronic sources
- *Systems Restoration*
- *Data Recreation* from non-electronic sources
- *Loss of Business*
- *Public Relations*

**Depending on coverage option selected. Sublimits may apply.*

Third Party Coverage

Third-party coverage is triggered by a "network security liability suit" - a civil proceeding, an alternative dispute resolution proceeding or a written demand for money, alleging that a neglected failure of the insured's computer security allowed one of the following to occur:

- A breach of third-party business data.
- An unintended propagation of malware.
- A denial of service attack in which the insured unintentionally participated.

Cyber Risk covers cost of defense, settlement and judgment. Defense is provided within the coverage limit.