



CYBER

Your organization keeps identifiable, confidential and potentially valuable information on the people you serve. If this information is compromised during a cyber-attack, you could face legal ramifications and significant financial loss. Cyber Liability and Privacy Crisis Management Expense provides coverage for these types of events so you can continue to serve your community with confidence.

Privacy Crisis Management Expense Coverage

(First party) pays costs incurred on behalf of the insured following a privacy event. Applicable reasonable and necessary fees, up to a limit, such as:

- A computer forensic analysis to determine the cause and extent of the privacy breach
- A crisis management review and advice by an approved independent crisis management or legal firm
- Notification to affected parties for printing, advertising and mailing materials or other costs
- Call center services for credit monitoring, as well as identity theft education and assistance for affected individuals
- Travel expenses by directors and employees to mitigate damages
- Extends to personally identifiable information misappropriated by the insured by non-cyber related events

Cyber Liability Coverage

(Third party) offers protection when claims are made against you for monetary damages arising out of an electronic information security event:

- Cost to defend suits brought by affected parties
- Negligence
- Failure to maintain reasonable security procedures

Cyber Extortion Coverage

(First party) offers reimbursement when you pay a cyber extortion threat

- Covers expenses incurred within six months from the date of the cyber extortion threat
- Definition includes reasonable and necessary expenses paid by you

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This is only a brief description of coverage available. The policies contain reductions, limitations, exclusions and termination provisions. Coverage may not be available in all states.

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