

# 9 COVERAGE HIGHLIGHTS OF CYBER LIABILITY

Nearly every company today stores sensitive information about clients, employees, and customers on a network. However, did you know that computer breaches are not the only way to gain unauthorized access to this information?

A Cyber Liability policy provides the protection you need. Our products cover defense costs, expenses for notifying affected individuals, and more.



## PRIVACY LIABILITY

Privacy liability covers breaches arising from stolen/misplaced paper, laptop, smart phone, or removable media. Rogue employees are included (claims arising from everything other than computer-related breaches).

## SYSTEM BUSINESS INTERRUPTION

Reimbursement for reduction in profit during a system outage period, as a direct result of a cyber peril.

## SYSTEM DAMAGE

Restores or replaces any computer programs, data, or systems that were lost or damaged due to the breach.

## REGULATORY ACTIONS AND INVESTIGATIONS

Regulatory actions and investigations covers defense expenses, fines, and penalties associated with HIPAA violations and other privacy regulations that can occur as the result of a breach.



## CONSEQUENTIAL REPUTATION HARM

Provides reimbursement for reduction in profit as a direct result of the loss of current or future customers caused by damage to your reputation resulting from the breach.

## CYBER CRIME

Coverage for cyber threats and extortion, identity theft, telephone hacking, funds transfer, computer fraud, and phishing scams.



## PRIVACY BREACH NOTIFICATION COSTS

Covers expenses for notifying affected individuals, providing credit monitoring, and setting up an identity theft hotline. Also covers computer audit expenses to assist in finding where the hack originated.

## CYBER LIABILITY

Covers claims arising from computer-related data breaches.



## MULTIMEDIA LIABILITY AND ADVERTISING INJURY

Covers claims caused by defamation, including but not limited to: libel, slander, trade libel, product disparagement, injurious falsehood, or outrage based on harm to the character or reputation of any person or entity.



## QUESTIONS?

Contact our Cyber Liability Product Specialists to find the product that's right for you.

call 800.622.8272

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