



Cyber Liability, Network Security, & Privacy/Data Breach

Targeted Classes Include:

- Advertising Agencies
- Application Service Providers
- Authors/Publishers/Broadcasters
- Consultants
- Data Warehousing & Processors
- Disaster Recovery
- Document Management & Electronic Data
- Enterprise Resource Planning
- Equipment Evaluation/Selection
- Financial Institutions & Services
- Graphic Design
- Healthcare Organizations
- Higher Education
- Hospitality
- IT Providers
- Internet Retailers & Providers
- Law Firms
- Media
- Merchandising
- Network Administration, Design, Analysis, & Engineering
- Non-technology Businesses with Network Exposures
- Outsourcing Companies
- Physicians
- Quality Assurance Consulting
- Record Management Retrieval
- Retailers
- Software Developers & Providers
- Staffing Agencies
- System Administration & Integration
- Telecommunications
- Training
- TV & Film Producers
- Website Design & Programming

Coverages Available:

- Casualty
- Business Interruption
- Network Security, Privacy, & Operations
- Computer Program and Electronic Data Restoration Expenses
- Crisis Management Expenses
- Digital Asset Expenses
- Wrongful Acts of Third-Party Contractors
- Notification and Credit Monitoring
- Network Extortion
- Beta Testing
- Mental Anguish (resulting from privacy and media wrongful acts)
- Cyber Extortion & Computer Fraud
- Duty to defend, including suits seeking injunctive relief
- E-commerce Extortion Coverage — applies to computer viruses and denial of service attacks
- Electronic/Internet Media Liability
- Funds Transfer Fraud
- Governmental Claims
- Identity Theft
- Infringement of copyright, slogan, trademark or service mark
- Malicious Code Coverage
- Media wrongful acts, including defamation, invasion of privacy, infliction of emotional distress, wrongful entry, false arrest, harassment, breach of confidentiality, copyright infringement, deceptive trade practices and conspiracy
- Plagiarism or unauthorized use of a literary or artistic format, character or performance
- Privacy Liability
- Security Breach Remediation and Notification Expense
- Unauthorized Access/Use

Features:

- Admitted and Non Admitted Carriers
- Available in all states
- Occurrence and claims-made coverage available
- Limits up to \$25M
- Acts of a rogue employee causing intentional damage to the insured's computer network
- Broad definition of covered material includes material in any form of expression, whether electronic or in print
- Broad definition of professional services
- Defense expenses within or in addition to the limits
- Network security definition includes coverage for unauthorized release of confidential or proprietary business information