

# Cyber Liability

Coverage for Data Breaches, Privacy Violations & More

Data Privacy is the largest emerging risk for businesses and organizations in the 21st century

While many organizations don't think they have a need for Cyber Liability, potential damage from just one breach exposing personal information can have costly implications long after an incident.

## What is considered personally identifiable information?

- Bank Account Numbers
- Birth / Death Certificate
- Credit Card Number / Report
- Date of Birth
- Driver's License Number
- Home Address
- Medicaid Numbers
- Medical Records
- Social Security or Tax ID
- Username / Password

## Customizable Coverage for All Types of Operations

### Essential Coverage

Policies include the following:

- Network & Privacy Liability
- Breach Notification Costs
- Credit Monitoring
- Forensic Investigation
- Public Relations
- Regulatory Coverage (Defense)
- Fines & Penalties
- Privacy Law Violations (HIPAA, HI-TECH)

### Product Highlights

Coverage features:

- Full prior acts available
- No retro dates
- Separate limits available for regulatory and notification costs
- Covers networks, laptops, smart phones, USB drives, removable media, and paper files

### Benefits of Working With Us

- ✓ Short Application
- ✓ Flexible Coverage Options
- ✓ Quick Turnaround

ALSO AVAILABLE

- Business Interruption
- Cyber Crime
- Media Liability
- Tech E&O

### Did You Know?

- Companies are attacked on average **2 million** times a week.
- The average cost of a single successful cyber attack is **\$300K**.
- **47** of the 50 states have laws requiring notification and credit monitoring after a breach with costs at approximately **\$150-\$200** per person.

### Recent Successes

Premium on recently written policies.

Type of Organization	Premium
Property Management	\$850
Marketing Research	\$6000
Excavation	\$2661
Behavioral Healthcare	\$3000
Nonprofit Social Service	\$1000

CALL US FOR A QUICK

**PREMIUM INDICATION**

**800.622.8272**

Estimate based on annual revenue and risk.

### Contact Our Specialists

**800.622.8272**

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