

NetProtect Essential®

Irwin Siegel Agency, Inc. (ISA) offers a unique network security, privacy liability and identify theft coverage for organizations that rely on electronic data, computers, and networks to manage and disseminate information. NetProtect Essential® covers any current or future applicable privacy law worldwide, as well as claims related to identity theft resulting from unauthorized disclosure of private information.

NetProtect Essential®

- Coverage available on an admitted basis
- Limit options from \$100,000 to \$2,000,000
- A sublimit for regulatory expenses that will reimburse the insured for their expenses to comply with security breach notification laws
- Coverage extends to your network even if it is managed by a third party
- Covers claims related to identity theft
- Covers damages due to viruses and security breaches
- Minimum premium is \$510 (includes terrorism)

NetProtect 360SM

NetProtect 360SM includes all NetProtect Essential® coverage and offers more:

- Privacy rights violations
- Defamation, disparagement and infringement
- Defends insureds in a privacy regulation proceeding
- Costs to hire a qualified third party security expert to assist the insured in investigating, stopping or minimizing damage due to an ongoing electronic theft or network extortion and to capture forensic information

3 Reasons to have NetProtect Essential®

Human Service organizations that rely on computers to store information are exposed to network security breaches. Nearly every company in any industry today stores sensitive information about their clients and employees on a network. You may have exposure to security breaches that can compromise or damage sensitive information. Anyone affected by breaches may take action against those who they think are responsible. NetProtect Essential® provides network security and privacy liability coverage to adequately protect and defend you when you sustain such breaches.

Laws require notifying anyone affected by a security breach, which can be very costly to Human Service organizations. Recently, laws have been enacted in many jurisdictions that require you to notify anyone whose private information may be at risk after a breach occurs. NetProtect Essential® helps defray the notification cost, including printing and mailing costs that may be substantial, with no deductible.

NetProtect Essential® is attractively priced and easy to obtain. The minimum annual premium begins at \$510, making this coverage affordable, even for smaller organizations. NetProtect Essential® has a simple application that provides an indication on the spot.



What's Covered?

COVERAGE

	NP 360	NPE
Privacy and Identity Theft Liability	X	X
On-line private and corporate confidential info	X	X
Offline/hardcopy information	X	
Removable media	X	
Security breach trigger	X	X
Employee acts and Errors and Omissions triggers	X	
Public relations and Regulatory Expense	X	X
Breach notification cost	X	X
Privacy law non-compliance remediation cost	X	X
Public relations firm/reputation recovery expense	X	X
Credit monitoring	X	X
Privacy regulatory proceeding	X	
Network Security Liability	X	X
Removable media	X	
Security breach trigger	X	X
Employee acts and Errors and Omissions triggers	X	
Content Injury Liability Coverage or Media Liability Option	X	
Professional Liability - Errors & Omissions	X	
First Party Coverage Choices: extortion, e-theft, loss/damage, BI/EE, emergency response	X	

Coverage may be bound only upon submission and acceptance of a fully completed CNA application. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. New York limits range from \$500,000 to \$2,000,000 and are not eligible for lower limits. CNA, CNA NetProtect®, NetProtect Essential®, and NetProtect 360SM are registered and/or claimed trade marks of CNA Financial Corporation. All rights reserved.