



Cyber Suite

Overview of Coverage for Today's Businesses

Cyber Suite is a comprehensive insurance solution designed to help businesses respond to a full range of cyber incidents including threats of unauthorized intrusion into or interference with computer systems, damage to data and systems from a computer attack and cyber-related litigation.

Most entities hold the personal information of their customers and employees. All states have data breach laws that require companies to notify affected individuals if their personally identifying or personally sensitive information is stolen, exposed or accessed without authorization.

Coverage Highlights, Terms and Conditions

- **Data Compromise Response Expenses:**

- Forensic IT Review: Cost for a professional information technologist to review the nature and extent of the personal data compromise
- Legal Review: Cost for legal counsel to review and develop a response for the personal data compromise
- Notification to Affected Individuals: Necessary and reasonable costs to provide notification of the personal data compromise to affected individuals
- Services to Affected Individuals: Cost to provide informational materials and a toll-free telephone helpline to affected individuals. Credit report and monitoring and identity restoration case management services provided for breaches involving personally identifying information
- Public Relations: Cost of a professional public relations firm review of the potential impact of the personal data compromise on business relationships. This includes necessary and reasonable costs to implement public relations recommendations
- Regulatory Fines and Penalties: Any Fines or penalties related to a data compromise, to the extent such fine or penalty is legally insurable under the law

- PCI Fines and Penalties: Any Payment Card Industry assessment, fine or penalty imposed under a contract
- Reputational Harm: Provides coverage for loss of Business Income during the "Period of Indemnification" arising directly from damage to your reputation caused by a "Personal Data Compromise"
- Reward Payments: Covers an amount of money paid by you to individuals for information leading to the arrest and conviction of any perpetrator(s) of a cyber event

- **Computer Attack:**

- Data Restoration: Cost of an outside professional firm hired to replace lost or corrupted electronic data
- Data Re-creation: Cost of an outside professional firm to research, recreate and replace data that has been lost or corrupted
- System Restoration: Cost of an outside professional firm to restore computer system to pre-computer attack functionality
- Loss of Business: Loss of Business Income and Extra Expense incurred during the period of restoration
- Extended Income Recovery: Coverage for the component of the business income that had still not recovered to historical levels after the period of recovery has completed
- Public Relations: Cost of the services of a professional public relations firm to assist in response communication
- Future Loss Avoidance: Includes hardware and software upgrades to a "Computer System" after a covered "Computer Attack"
- Reward Payments: Covers an amount of money paid by you to individuals for information leading to the arrest and conviction of any perpetrator(s) of a cyber event

Berkley Management Protection

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Products and services are provided by one or more insurance company subsidiaries of W.R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

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- **Cyber Extortion:** Cost of responding to a cyber extortion threat which includes, the cost of a negotiator or investigator retained by the insured and any amount paid by the insured in response to a credible cyber extortion threat to the party that made the threat for the purposes of eliminating the threat
- **Identity Recovery:**
 - Case Management: Services of an identity recovery case manager to respond to identity theft.
 - Expense Reimbursement: Identity recovery expenses incurred as the direct result of the identity theft
- **Privacy Incident Liability:** Covers costs (within the coverage limit) and associated settlement and judgment costs arising from an action brought by “affected individuals”, or a government entity on behalf of such individuals, who allege certain injuries as a result of a covered data compromise, failure to comply with a Privacy Policy, wrongful collection of or failure to delete personally identifying information
- **Network Security Liability:** Covers costs (within the coverage limit) and associated settlement and judgment costs arising from an action brought by third parties who allege certain injuries as a result of a failure in the insured’s systems security
- **Electronic Media Liability:** Loss directly arising from an electronic media suit initiated by a third party who alleges that the display of information in electronic form by the insured on a website resulted in, the infringement of another’s copyright, title, slogan, trademark, trade name, trade dress, service mark or service name; defamation against a person or organization that is unintended; or a violation of a person’s right of privacy, including false light and public disclosure of private facts (not available in NY)

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