



# Cyber Security Insurance

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# Cyber Security Insurance Policy Basics

- Claims made & reported - Claims must be made within the policy period or the standard extended reporting period (30 days)
- Minimum per claim limit  
\$250,000, 10-hour waiting period
- Maximum aggregate limit \$5 million
- Deductible min. \$1,000; max. \$25,000
- Maximum revenue is \$1 million for new business
- TRIA available
- 480+ Classes of Business available
- 14-day cancellations for most Classes of Business
- Scheduled additional insured not available
- Free cyber training

# Cyber Security Insurance Classes of Business

## Available COBs:

- Allied Health
- Architects
- Consulting
- Creative
- Financial Services
- Landscaping & Janitorial
- Marketing & Public Relations
- Medical & Dental Offices
- Mobile Food Services
- Pet Care Services
- Publishers
- Restaurant & Food Services
- Real Estate
- Retail
- Technology

# Cyber Security Insurance Policy

## Cyber Liability Policy

**Designed to cover privacy, data and network exposures and provide peace of mind.**

- First-party breach response costs, third-party liability, including: regulatory fines and penalties, cyber extortion costs, cyber business interruption costs and data recovery costs
- Explicitly provides cover for stopping and containing a data breach
- Covers voluntary notification in addition to that required by law
- Integrated optional coverage for Digital Media Liability available
- Up to \$1 million aggregate limit
- Various deductible options ranging from \$1,000 to \$25,000
- Available for up to 480+ Classes of Business, including existing classes
- 14-day cancellations available

## Coverage details

- Automatic renewal
- Automatic blanket Additional Insured included at no charge