

A Suite Of Coverages For Businesses

Computers, networks and electronic data are essential to doing business. Reliance on digital tools brings serious cyber risks, like hacking and data breaches. Small and mid-size businesses are particularly enticing targets for cyber thieves. Businesses who maintain confidential information of employees and customers have a responsibility to safeguard that data. Now more than ever, getting the right cyber protection in place is critical for any business.

Berkley Human Services has designed a new, comprehensive coverage with multiple layers of insurance defense against the complex, ever-evolving cyber risks that businesses face every day.

Highlights Of Coverage, Terms And Conditions

Cyber Suite includes seven available coverages to help businesses affected by data breaches and cyber attacks:

- **Data compromise response expense coverage** - designed to provide the resources to respond to a breach of personal information
- **Computer attack coverage** - designed to provide resources to respond to a computer attack
- **Cyber extortion coverage** - designed to respond to an extortion threat
- **Data compromise liability coverage** - designed to provide defense and settlement costs in the event of a suit related to a breach of personal information
- **Network security liability coverage** - designed to provide defense and settlement costs in the event of a suit alleging that a system security failure on the part of the insured caused damage to a third party
- **Electronic media liability coverage** - designed to provide defense and settlement costs in the event of a suit alleging that the insured infringed on a copyright or trademark,

defamed a person or organization, or violated a person's right to privacy

- **Identity recovery coverage** - designed to provide owners of the insured business with case management service and financial resources to recover control of their identities after an identity theft

Additional Services

Your business clients will gain access to these other services:

Risk Management:

- Access to eRiskHub®, a risk management portal designed to help business owners prepare and respond effectively to data breach and cyber attacks. Key features of the eRiskHub® portal include: an incident response plan roadmap, online training modules, risk management tools to manage data breaches, a directory for external resources, a news center with current articles from industry resources, and a learning center with best practices and white papers

Other Services:

- Access to "TechQ" which offers FREE computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services
- Access to experts in recovering from cyber extortion and data breaches
- Toll-free helpline to educate insured about data breaches, cyber extortion and identity theft
- Process to request case management services and submit expense reimbursement claims

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Claims:

Claims managed by experienced and dedicated cyber claim specialists with industry knowledge

Limits Of Liability And Deductibles**Limits:**

Cyber Suite is subject to an aggregate limit. Limit options range from \$50,000 up to \$1,000,000. Sublimits for certain coverages may also apply.

Deductibles:

Cyber Suite deductibles range from \$1,000 up to \$10,000 per occurrence, depending on limit option selected.

Availability

Provided as a coverage to the Berkley Human Services GL policy.

Eligibility

Most businesses are eligible for this coverage. Certain limit options require the completion of an insured questionnaire to determine limit eligibility.

Excluded Classes: financial institutions, adult business, gambling or gaming, credit card or financial transaction processing, hospitals, credit reporting agencies, collection agents and information/data brokers.

Limited Classes: data processors, IT outsourcing companies, educational institutions (including private/public schools, colleges & universities) and municipalities.

Claim Examples**Scenario 1**

The "computer attack" was discovered by the insured while monitoring traffic on their network/firewall. Excessive traffic caused them to further investigate and during that investigation, they discovered that user accounts had been created on their servers and that files on one or more computers on their network were being actively deleted as they watched. The insured disconnected all of their systems from the internet at that time and corrected their systems.

Total Cost Of Remediation: \$80,264

Scenario 2

Three external back-up hard drives with private personal records for 300 patients were stolen from a locked physician's office. The insured consulted with an attorney specializing in data breach and notifications were sent to affected individuals advising them to place a fraud alert with credit bureaus and to monitor their credit reports and other financial statements.

Total Cost Of Notification And Services: \$10,500

Scenario 3

A burglar broke into an accountant's office and stole a computer with the tax records of 800 clients. The accountant's clients were in four states and the owner needed assistance in meeting the various state laws notification requirements. Clients were urged to contact their banks and place fraud alerts on their credit files.

Total Cost Of Notification And Services: \$28,000

Quote Process Is Simple

NO separate application needed for most quotes

We're Here To Help

Your business clients count on you to keep them protected from today's risks and challenges. You can depend on us to keep them up to date with contemporary coverage and services and keep you a step ahead of the competition.

Contact your representative today for more information about Cyber Suite.

Berkley Human Services

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