

Cyber Suite Coverage | Frequently Asked Questions

What Is Cyber Suite Coverage?

Cyber Suite Coverage is a comprehensive cyber insurance solution designed to help businesses respond to a range of cyber incidents, including breach of personal information, the threat of unauthorized intrusion into or interference with computers systems, damage to data and systems from a computer attack and cyber-related litigation.

Who Needs This Coverage?

All companies that maintain data on clients, employees and others have a responsibility to safeguard that data. Businesses are vulnerable to data breaches and cyber attacks by computer thieves, and dishonest employees and data can often be lost through an accidental or inadvertent release.

Why Do My Business Clients Need This Coverage?

All businesses need Cyber Suite because:

- Typical General Liability policies do not cover data breaches and cyber-attacks
- The majority of attacks are against small and mid-sized businesses
- Every state has laws requiring business owners to notify affected persons of stolen or lost data and the associated costs create a severe burden on small businesses
- A business with a data breach needs to protect its own reputation
- Loss of income due to cyber attacks
- Lack of emergency funds and inhouse expertise to address cyber issues
- All businesses are now becoming targets, not just big businesses

What Coverages Are Included?

Cyber Suite goes beyond cyber insurance currently available by combining coverage for:

- Data compromise response expenses
- Computer attack
- Cyber extortion
- Data compromise liability
- Network security liability
- Electronic media liability
- Identity recovery

What Are The Coverage Features?

- A first-party coverage designed to provide the resources to respond to a breach of personal information
- A first-party coverage designed to provide resources to respond to a computer attack
- A first-party coverage designed to respond to an extortion threat
- A third-party coverage designed to provide defense and settlement costs in the event of a suit related to a breach of personal information
- A third-party 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
- A third-party 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
- A first party 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

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Berkley Human Services

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www.berkleyhumanservices.com

What Value Added Services Are Provided To My Insured?

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

How Is Coverage Added For The Insured?

Coverage is available as a coverage an endorsement to a Berkley Human Services GL policy.

Is An Application Or Other Data Required For A Quote?

No. A separate application is not needed for quotes.

Can Coverage Be Added In Term?

Yes, for terms of 6 months or more.

What Limits And Deductible Options Are Available?

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.

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How Are Claims Handled?

Once the insured contacts their agent, or Hartford Steam Boiler (HSB) directly, the Berkley Human Services then partners with Hartford Steam Boiler, who manages and adjusts the claims on Berkley Human Services behalf.

Where Can I Find Additional Information Regarding This Coverage?

For more information on **Cyber Suite** please contact you representative today.