



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-sized businesses are particularly enticing targets for cyber thieves. Businesses who maintain confidential information on employees and customers have a responsibility to safeguard that data. Now more than ever, getting comprehensive 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 will have access to these other services:

Risk Management:

- Access to eRiskHub®, a risk management portal designed to help business owners, like you, 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 recovery helpline
 - Process to request case management service(s) and submit expense reimbursement claims

Claims:

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