

## 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

*Continued on next page.*

### **Berkley Human Services**

222 South 9th Street, Suite 2700 Minneapolis, MN 55402-3332

[www.berkleyhumanservices.com](http://www.berkleyhumanservices.com)

