

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 also may 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 enhancement to the Berkley Human Services GL policy.

Eligibility

Most businesses are eligible. Certain limit options require the completion of a questionnaire.

Coverage may be excluded or limited for some types of businesses. Contact your agent for a complete, up-to-date listing.

Claim Examples

Scenario 1

A “computer attack” was discovered by the insured while monitoring traffic on their network/firewall. Excessive traffic caused them to further investigate. The investigation revealed 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

As a business owner you count on us to protect you from today’s cyber risks and challenges. For more information on **Cyber Suite** contact your agent today.

er ley uman Services

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

www.berkleyhumanservices.com

© 2018 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved.

This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms, or condition of the policy and endorsements. For specific terms and conditions, please refer to the coverage form.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.