



## Data Privacy & Security

Most business owners take steps to secure their computer systems, but the reality is that no system is impregnable. Recovering from a breach can be expensive and time consuming. Determining the cause and extent of the breach, complying with the notice laws, correcting damage, public relations and potential lawsuits from customers and clients can truly drain a business.

### Coverages

- Data Breach & Privacy Liability (3rd party coverage)
  - Covers liability arising out of unauthorized access to confidential 3rd party data
  - Broad definition of Unauthorized Access including theft or loss of paper records
  - Provides defense and damages on insured's behalf, including defense of privacy breach investigations by governmental authorities and includes the portion of privacy regulatory settlements or judgments used to fund the payment of patient or consumer claims
- Data Breach Loss to Insured (1st party coverage)
  - Costs to restore insured's own data
  - Theft of money and securities through unauthorized access
  - Extra expenses while recovering from the breach
- Electronic Media Coverage
  - Covers web content which is alleged to include:
    - Libel, slander, other defamation
    - Accidental public posting of private information
    - Copyright, trademark infringement
- Supplementary payments in addition to the limit of liability for breach mitigation costs and reward reimbursement
- Forensic/incident response services from Fishnet Security as part of our claim handling process

### Target Classes

- Medical facilities
- Insurance agencies / brokers
- Car dealerships
- Regional banks and credit unions
- Benefit administrators, TPA's
- Retail stores

**Maximum Limits of Liability** \$5,000,000

**Minimum Premium for a  
\$1,000,000 Limit** \$1,500

