



PO Box 768 · Hendersonville, TN 37075  
 (T) 800-768-7475 · (F) 615-264-3980  
 www.bsrrins.com

## DataBreach<sup>SM</sup> Coverage\*

*Can our competition hack a coverage comparison?*

<b>DataBreach<sup>SM</sup> Policy Highlights*:</b>	<b>Our Coverage</b>	<b>Insurer 1</b>	<b>Insurer 2</b>
➤ Coverage for liabilities arising out of Unauthorized Access, including: Identity theft, breach of privacy, failure to protect confidential client data, transmission of spyware, viruses & other malicious code.	<b>YES</b>		
➤ Coverage for Unauthorized Access to the Named Insured's laptops, back up tapes & other storage media, including paper records.	<b>YES</b>		
➤ Definition of Unauthorized Access includes access privileges gained by fraud or deception and unauthorized use of access privileges by authorized users, including employees.	<b>YES</b>		
➤ Full liability limit available for defense of proceedings instituted by privacy regulators.	<b>YES</b>		
➤ Supplementary Payments, for compliance with security breach notice laws, public relations expenses & voluntary offers of credit monitoring to mitigate consequences of an Unauthorized Access.	<b>YES</b>		
➤ 1 <sup>st</sup> party coverage for Insured's costs to restore their network after an Unauthorized Access.	<b>YES</b>		
➤ 1 <sup>st</sup> party coverage for Insured's extra expenses while recovering from an Unauthorized Access.	<b>YES</b>		
➤ 1 <sup>st</sup> party coverage for theft of Insured's money or securities as the result of an Unauthorized Access.	<b>YES</b>		
➤ Electronic Media Liability Coverage	<b>YES</b>		
➤ Exclusion for widespread viruses.	<b>NO</b>		
➤ Exclusion for failure to maintain network or to take reasonable steps to maintain security.	<b>NO</b>		
➤ Exclusion for failure to comply with payment card industry standards.	<b>NO</b>		
➤ Exclusion for spyware.	<b>NO</b>		
➤ Exclusion for wireless networks.	<b>NO</b>		
➤ Coverage limited to web site or internet based activities only.	<b>NO</b>		

\* Coverage is offered through Markel affiliated insurance companies and is subject to conditions and exclusions described in the policy. For complete terms and conditions, refer to the policy itself.