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DataBreachSM Coverage

The Problem

Despite valiant efforts by businesses to secure their computer systems and other proprietary information sites, with data theft is on the rise they remain prime targets. When a security system fails, how can a company recover from a data theft incident?

The Risk

Loss of confidential customer and/or employee data, which could lead to costly lawsuits and erosion of trust and reputation.

The Solution

DataBreachSM Coverage offered through Markel*. Helping businesses recover after an incident of data theft.

The Markel Advantage*

- Liability coverage for identity theft, breach of privacy, failure to protect confidential client data, transmission of spyware, viruses and other malicious code
- Covers unauthorized access and potential unauthorized access to the named insured's laptops, back up tapes and other storage media, including paper records
- Definition of "unauthorized access" includes access privileges gained by fraud or deception and unauthorized use of access privileges by authorized users, including employees
- Full liability limit available for defense of proceedings instituted by privacy regulators and the portion of privacy regulatory settlements or judgments used to fund the payment of patient or consumer claims
- Worldwide coverage
- Punitive damages where insurable
- Optional first party coverage of insured's costs resulting from unauthorized access includes the following:
 - Restoration of a network
 - Extra expenses incurred during recovery
 - Theft of money or securities and payment of extortion demands
 - Loss of business income—by endorsement
- Supplementary payments coverage in addition to the limits, and not subject to the deductible, is available for the following:
 - Compliance with security breach notice laws
 - Voluntary credit monitoring
 - Public relations expenses
- Optional electronic media coverage
- High level product expertise long associated with Markel*
 - Forensic/incident response services from Fishnet Security as part of our claim handling process
 - Financial stability
 - Written through an affiliated A.M. Best "A" rated carrier



*Coverage available through Markel regional offices: Markel Mid South, Markel Midwest, Markel Northeast, Markel Southeast and Markel West. For information see our website at www.markelcorp.com. For complete terms and conditions, refer to the policy itself. Coverage is subject to exclusions in the policy.