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Specialty Lines

Information Security & Privacy Insurance

Beazley's Information Security and Privacy Insurance provides coverage for third party claims arising from security breaches and failure to comply with privacy policies, as well as optional first party coverage for data protection and network business interruption losses.

Information Security & Privacy Liability

- Legal liability coverage for theft, loss, or unauthorized disclosure of personally identifiable non-public information or third party corporate information that is in the care, custody or control of the insured organization, or an independent contractor that is holding, processing or transferring such information on behalf of the insured
- Legal liability arising from failure to comply with state breach notice laws
- Coverage for failure to comply with the insured's privacy policies as well as failure to administer an identity theft prevention program required by governmental regulation

Privacy Notification Costs

- Coverage for the costs to provide notification in compliance with a breach notice law, including fees charged by an attorney to determine the applicability of and actions necessary to comply with breach notice laws
- Includes the cost of a credit file monitoring program (subject to 20% co-insurance)
- Coverage for the costs to hire a computer security expert to determine the existence and cause of a security breach

Regulatory Defense and Penalties

- Coverage for the cost to defend a regulatory proceeding resulting from violations of privacy laws caused by the otherwise covered theft, loss, or unauthorized disclosure of personally identifiable non-public or third party corporate information

Electronic Media Liability

- Covers display of electronic content on the insured's website

Cyber Extortion and First Party Computer Security Coverages

- Available by endorsement

Key policy features:

- No "Computer Safeguards" exclusion
- Regulatory defense coverage is provided on a "duty to defend" basis
- Coverage for regulatory penalties (to the extent allowable by law)
- 50-50 settlement clause that applies to both additional claims expenses as well as damages
- Bilateral extended reporting period
- Restricted fraudulent/criminal acts exclusion with severability provision

Target

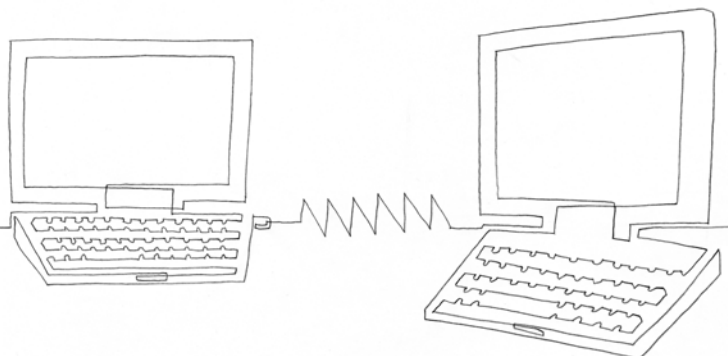
Retail, Healthcare, Financial Institutions, Higher Education

Limits

Up to US \$20,000,00

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Bailey Special Risks, Inc. was formed in 1989 to meet specific surplus lines insurance needs of agencies across the nation. We focus on selected types of coverage so we may develop the expertise, experience and special understanding about each product to provide your client with the specialized insurance solutions they require.

We are committed to providing high quality service in a timely manner to the agencies that we support. Through the commitment and effort of our staff, we seek to become both a product and information resource to assist your agency in solving the insurance needs of your clients.

Bailey Special Risks, Inc.

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Not all coverages or products described are available in all US jurisdictions. Some products are available on an admitted basis in some but not all US jurisdictions from Beazley's US insurance company subsidiary, while other products and coverages may be available in the US only on a surplus lines basis through licensed surplus lines brokers doing business with Beazley's Lloyd's of London syndicates.

The descriptions are for preliminary informational purposes only. Coverages will vary depending on individual state law requirements and may be unavailable in some states. The exact coverage afforded by the products described is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

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