

CyberSolutions

Almost every business relies on data and computer systems, and when these systems experience an attack, critical information can be lost. The effects of a cyber attack or data breach, including loss of income and expensive litigation, can be long lasting and financially devastating.

Coverage When You Need It Most

CyberSolutions from EMC Insurance Companies provides the robust protection you need to respond to and recover from a data breach or cyber attack. We do this by combining data compromise and cyber liability coverage into one product that offers a variety of limits and deductibles at affordable rates.

Available to a wide variety of businesses and organizations, CyberSolutions helps pay for the costs associated with:

- Computer software restoration
- Data recovery
- Third-party liability protection
- Cyber extortion
- Response efforts
- Defense and liability
- Identity recovery for key individuals within your organization

Cyber Liability Component

The cyber liability component of CyberSolutions protects your organization against two related risks: computer attacks and liability to third parties due to security weaknesses in your computer systems.

Computer Attacks

When a computer attack causes damage to your electronic data and computer systems, CyberSolutions pays for the costs associated with recovery, including:

- **Public Relations Services**—Assistance from a professional public relations firm in communicating with outside parties concerning the computer attack and your response*



- **Data Restoration**—The cost of a professional firm hired to replace lost or corrupted data from electronic sources
- **Data Re-Creation**—The cost of a professional firm hired to research, re-create and replace lost or corrupted data from nonelectronic sources*
- **System Restoration**—The cost of a professional firm hired to restore your computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of your computer system
- **Loss of Business**—Business income lost and extra expense incurred during the period of time when system and data recovery activities are taking place*
- **Misdirected Payment Fraud**—Coverage for intentional and criminal deception of you or a financial institution where you have an account to send or divert money*

*Sublimits apply

Electronic Media Liability

Electronic media liability coverage provides defense and settlement costs in the event of a lawsuit alleging that information displayed by the policyholder on a website caused damage to a third party.

Network Security Liability

Network security liability provides coverage for defense costs (within the policy limits) and associated settlement and judgment costs arising from actions brought by third parties who allege injuries as a result of a failure in the security of your business systems, including:

- A breach of third-party business data
- An unintended propagation of malware
- A denial of service attack in which you unintentionally participated

Data Compromise Component

The data compromise component of CyberSolutions provides the following coverages to help you notify and assist your clients and others following a breach of personal information:

Response Expense Coverage

Includes coverage for costs associated with a legal and forensic information technology review of the breach, public relations and notification to the affected individuals. Costs associated with regulatory and payment card industry fines and penalties are included. This coverage also includes services for the affected individuals:

- A toll-free help line
- Credit monitoring
- Identity restoration case management

Defense and Liability Coverage

Provides coverage for data compromise defense and liability (within the policy limits) in the event that affected individuals or a government entity brings an action against you. There must first be a covered loss under the response expense coverage before defense and liability coverage goes into effect.

Identity Recovery Coverage

Provides expense reimbursement and case management services caused by an identity theft for key individuals within your organization. Covered expenses may include:

- Child and elder care costs
- Lost wages
- Mental health counseling
- Various legal costs

Policyholders who are victims of covered identity thefts are assigned a case manager who provides a wide range of identity recovery services, including letter writing, phone calls, credit report requests, follow-up and record keeping.

Claim and Legal Services

Claim services are provided by data compromise and identity recovery claim specialists. Policyholders who need legal defense are represented by experienced law firms—a service that would normally be too expensive for many business owners.

Tools and Resources Through eRiskHub®

With CyberSolutions, you'll also receive access to eRiskHub, an online risk management portal that includes tools to manage cyber security risks and resources to help you stay informed of the latest security threats. Learn more about eRiskHub on our website.



Visit www.emcins.com/businessins/cybersolutions to view more information about CyberSolutions, including real examples of how this coverage can protect your business or organization.

Learn More

To learn more about CyberSolutions, visit emcins.com or contact your local independent agent.

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