

Cyber Suite

All companies that maintain data on their clients and employees have a responsibility to safeguard the data. However, businesses are vulnerable to data breaches, cyber attacks by computer thieves, and inadvertent releases of information.

Coverage When You Need It Most

Cyber Suite coverage is a comprehensive cyber insurance solution designed to help businesses respond to a range of cyber incidents. These include: breaches of personally identifying or personally sensitive information, threats of unauthorized intrusion into or interference with computers systems, damage to data and systems from computer attacks and cyber-related litigation.

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

- Data Compromise Response Expenses
- Computer Attack
- Data Compromise Liability
- Network Security Liability
- Electronic Media Liability
- Identity Recovery
- Misdirected Payment Fraud
- Extended Income Recovery
- Computer Fraud
- Cyber Extortion Expenses
- Future Loss Avoidance
- Reward Payments
- Telecommunications Fraud
- Reputational Harm

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Claims Scenarios

Data Compromise Response Expenses

A burglar broke into an accountant's office and stole a computer with the tax records of clients. The insured's clients were in four states and he needed assistance meeting the various state law notification requirements. Legal counsel helped to notify affected individuals, who were offered a toll-free hotline and credit monitoring services. **Paid Loss after Deductible: \$28,000**

Data Compromise Liability

An unknown actor stole approximately 20 deal jackets containing the Personal Identifying Information of customers from a dealership. The insured provided breach notifications and credit monitoring services to affected individuals. Two customers subsequently made legal demands as a result of this breach. **Paid Loss after Deductible: \$20,013**

Misdirected Payment Fraud

An employee in the finance department received an email that looked like it was from the company's CFO directing that employee to send a wire for an overdue vendor invoice. Later that day after the employee sent the wire, he bumped into the CFO in the hallway and mentioned he sent the payment. The CFO said he never sent any such request. The employee checked the email and noticed that the CFO's name was spelled slightly incorrectly. The company had been duped by a fraudster that made an outside email look like it came from the CFO. The coverage reimbursed the amount of the wire. **Paid loss after deductible: \$9,500**

Tools and Resources

Access to Cyber Safety, a comprehensive suite of tools and processes designed to help insureds prevent cyber-attacks before they occur. Key features of Cyber Safety include website monitoring, security training, and security policy templates. Receive free access to the foundational level of Cyber Safety and a 20% discount for the first year on increased levels of access including more scans and training for more employees.

Access to eRiskHub®, a risk management portal designed to help business owners prepare and respond effectively to data breaches.

Key features of the eRiskHub® portal include: an incident response plan roadmap, online training modules, risk management tools to manage data breaches, a directory for external resources, a news center with current articles from industry resources, and a learning center with best practices and white papers

Access to one hour of free cybersecurity risk consulting, as well as one hour of free consulting from one of HSB's partner law firms.

Access to "My Tech Support" which offers free computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services.

* Source: Small Business Trends



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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