



## Critical Cyber Protection for a complex & dynamic marketplace

### Key Features:

- **Industry-leading coverage** designed to address evolving regulatory, legal and cybersecurity standards and built to consider future changes.
- **Vital Incident Response Services** – a diverse team of experts in the legal, computer forensics, notification, call center, public relations, fraud consultation, credit monitoring, and identity restoration service areas to help limit exposure to a loss.
- **Easy-to-read form:**
  - ⇒ Structure aligned with the flow of a typical incident.
  - ⇒ Presentation of Cyber Incident Response Expenses aligned with the typical flow of decision-making throughout an incident.
- **Loss Mitigation Services** – access to the tools and resources needed to address and gauge key areas of cyber security risks before an event occurs.
- **Payment Card Loss** coverage built into the base form.

### Coverage Synopsis:

#### ► First Party Cyber Coverage for your Firm:

**Cyber Incident Response Fund:** Legal fees, forensics, notification costs, credit monitoring, public relations, etc.

**Digital Data Recovery:** Costs to restore or replace lost or damaged data or software.

**Network Extortion:** Payments to prevent digital destruction / impairment (this is vital today!).

**Telephone Toll Fraud:** Costs incurred as phone bill charges due to fraudulent calling.

**Business Interruption:** of profits and expenses from interruptions of insured's systems; adds losses from interruptions of others' systems.

#### ► Cyber Crime Coverage:

**Computer Fraud:** Third party accessing insured's computers to take money.

**Funds Transfer Fraud:** Third party tricking a bank into transferring funds from insured's account.

**Social Engineering Fraud:** Third party tricking a bank into transferring funds from insured's account.

#### ► Third Liability Coverage:

if a client or other brings a claim against your firm for:

**Cyber, Privacy and Network Security Liability:** Failure to protect private or confidential information and failure to prevent a cyber incident from impacting others' systems.

**Payment Card Loss:** Contractual liabilities owed to payment card industry firms as a result of a cyber incident.

**Regulatory Proceedings:** Defense for regulatory actions & coverage for fines & penalties.

**Media Liability:** Copyright and trademark infringement within scope of defined media content.

#### Additional Benefits:

Includes enhanced Business Interruption and Extra Expense language

Broadened definition of **Protected Information** includes biometrics, internet browsing history and personally identifiable photos and videos.

**Extortion Expenses explicitly include Bitcoin and other cryptocurrencies.**

Coverage Territory applicable to anywhere in the universe to address continued evolution of hosting and data storage.

#### Discovery-based coverage at a Control Group level

**TechRisks.com and our partners have** handled cyber incidents and underwritten cyber exposures for policyholders for more than 15 years. Over this time, we have cataloged a considerable amount of loss data.

A careful analysis of this data shows that the best way to combat the constantly evolving world of cyber risk is to implement a three-prong approach to cyber underwriting that incorporates risk transfer, loss mitigation services and post-incident services.

**Why?** Because technology and cyber risks are enterprise-wide issues that require an enterprise-wide solution:

**What if you have a rogue employee who criminally shares passwords or someone suffers a business email compromise and opens an email they should not have?**

Our premier coverage is backed by the financial strength of A++ balance sheet and supported our Insurers extensive cyber services:

**Obtain a quote today!!!**

**Please Contact:**

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**Toll: 866.355.7475 / [www.techrisks.com](http://www.techrisks.com)**