

## WHAT WILL CYBER INSURANCE PAY FOR?

First Party Coverage	Expenses For
Cyber Incident Response (Computer viruses, malware, and denial of service attacks)	<ul style="list-style-type: none"><li>IT Forensic Consultant to uncover cause of computer breach and fix it and determine extent of information stolen</li><li>Expenses to purchase new computers &amp;/or software if necessary</li></ul>
Business Interruption & Extra Expense	<ul style="list-style-type: none"><li>Loss of Income due to inability to operate your computer system</li><li>Extra Expenses to use another system temporarily</li></ul>
Data Recovery	<ul style="list-style-type: none"><li>Expenses to re-build your data base</li></ul>
Network Extortion	<ul style="list-style-type: none"><li>Ransomware attacks - payment of ransom to re-open and use your computer system</li></ul>
Third Party Liability	Expenses For
Cyber, Privacy & Network security - theft of sensitive business data or private personal information (PPI) (i.e. names, addresses, DOB, SS#, Driver License #s, Medical information)	<ul style="list-style-type: none"><li>Expenses to notify all persons affected.</li><li>Cost of 1-year credit monitoring (\$200-\$300 per person)</li><li>Credit/Payment Card Bureau Fines</li><li>Defend Costs and payment of lawsuits for Information &amp;/or Identity Theft due to your system breach</li></ul>
Theft of Credit/Payment Card Information	
Cyber Crime	Expenses For
Computer Fraud	<ul style="list-style-type: none"><li>Hacking of On-Line Bank Accounts or email transactions</li></ul>
Funds Transfer Fraud	<ul style="list-style-type: none"><li>Hacking and Diversion of Bank/Wire Transfers</li><li>Email Invoice Diversion</li></ul>
Social Engineering Fraud	<ul style="list-style-type: none"><li>Employee sending money or merchandise based on fraudulent emails or instructions</li></ul>
Insurance Carrier Services	Included With Policy:
	<ul style="list-style-type: none"><li>Preventive Services/Pre-Incident</li><li>Training Modules for Employees</li><li>Post Incident Coaching and Consultants</li></ul>

Contact us today to learn more.