





Superior, Innovative Cyber Insurance Coverage




Not all cyber policies are created equal. We found existing cyber insurance policies lacking, so we created our own—with comprehensive coverage, high limits, and industry-first coverages—designed to protect businesses against a wide set of cyber incidents.*







3rd Party Security and Privacy

 Network and Information Security Liability	Coverage for defense costs and damages from liability to a third party resulting from a security failure, data breach, or privacy violation.
 Regulatory Defense and Penalties	Coverage for defense costs and regulatory fines and penalties resulting from a security failure or data breach (subject to applicable law).
 PCI Fines and Assessments	Coverage for PCI fines or assessments made against a policyholder resulting from a security failure or data breach.
 Funds Transfer Liability	Coverage for defense costs and damages from liability to a third party for fraudulent transfers of funds owed to another party resulting from a failure in the policyholder's security.

Media and Professional Liability











 Multimedia Content Liability	Coverage for defense costs and damages from liability to a third party for multimedia wrongful acts, such as infringement, defamation, or piracy.
 Technology Errors and Omissions (available by endorsement)	Coverage for defense costs and legal liability incurred from errors and omissions related to information technology products and services provided by the organization.
 Miscellaneous Professional Liability (available by endorsement)	Coverage for defense costs and legal liability incurred from errors and omissions related to the insured's professional services scheduled on the policy.

Cyber Crime






 Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering	Coverage for financial losses incurred from a fraudulent instruction or social engineering that results in a fraudulent transfer of funds.
 Service Fraud including Cryptojacking	Coverage for the direct financial losses incurred as the result of fraudulent usage of business services resulting from a security failure.
 Impersonation Repair and Phishing	Coverage for a policyholder's customers' losses and to help stop the ongoing impersonation of the policyholder to limit future losses.
 Invoice Manipulation	Coverage for direct net costs (excluding any profit) for which a policyholder is unable to collect payment as the direct result of their customer being tricked into sending the payment to a fraudster.

* Exclusions and limitations apply. See disclaimers and the policy as issued

Event Response

 Breach Response Costs	Coverage for costs to respond to a breach and help you recover, including incident response, customer notification, credit monitoring, and legal costs.
 Cyber Extortion (Ransomware)	Coverage for costs to respond to an extortion incident, up to and including payment of a ransom demand.
 Direct and Contingent Business Interruption, and Extra Expenses	Coverage for financial losses resulting from a failure in computer security or systems failure, and the extra expenses incurred to bring the company back online. Computer systems include hosted computer systems (SaaS, cloud hosted, etc.) provided to the insured under a written contract.
 Digital Asset Restoration	Coverage for the costs to replace, restore, or recreate digital assets that are damaged or lost following a security failure, such as a ransomware attack.
 Crisis Management and Public Relations	Coverage for fees and expenses to mitigate harm to a policyholder's reputation, including public relations experts, media purchases, and voluntary stakeholder notification costs.
 Proof of Loss Preparation Expenses	Coverage for costs associated with hiring a forensic accounting firm to document a policyholder's lost income and additional expenses from a disruption in their computer network from a security or systems failure.
 Computer Replacement and Bricking	Coverage for the costs associated with replacing computer hardware whose integrity has been permanently altered by malware (sometimes called "bricking").
 Reputational Harm Loss	Coverage for the lost net profits resulting from an adverse publication concerning a security failure, data breach, or cyber extortion suffered by a policyholder that affects their customers or clients.
 Court Attendance	Coverage for reasonable costs and expenses when we request policyholders attend a trial, hearing, deposition, mediation, arbitration, or other proceeding relating to the defense of any claim.
 Criminal Reward	Coverage for a reward for information that leads to the arrest and conviction of anyone who commits, or tries to commit, an illegal act related to coverage under our policy.

Available by Endorsement

 Bodily Injury and Property Damage - 1st Party	Coverage for losses resulting from bodily injury or damage/impairment to physical property, as well as damages resulting from any liability the policyholder may have to a third party, including regulatory fines & penalties and pollution liability.
 Bodily Injury & Property Damage - 3rd Party	Coverage for defense costs and liability incurred when a security failure results in physical damage or injury.
 Pollution	Coverage for defense costs and liability incurred when a security failure results in the release of pollutants.
 Reputation Repair	Coverage for advertising, media purchases and consulting costs to help preserve customer confidence and protect the policyholder's brand reputation.
 Affirmative AI*	Affirmative coverage for security failures and data breaches that result from an AI security event, as well as funds transfer fraud events that were triggered by the use of deepfakes or any other artificial intelligence technology.

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