

## SOMPRO PRO Cyber & Network Risk Coverage

*Whether due to malicious hacking, loss of mobile devices or infection by malware and viruses, businesses must prepare for data breaches by developing response plans incorporating legal, regulatory, crisis management and financial elements.*

Sompro Pro offers a broad array of first and third-party liability coverages for a data breach, systems outage or other network related event, either on a standalone basis (Premier Privacy) or in conjunction with professional liability coverage (Premier Professional). In today's complex and rapidly evolving legal and regulatory environment, virtually every company storing personally identifiable information, including HIPAA regulated entities, is at risk.

Our team of skilled underwriters and claims specialists has the knowledge and expertise to structure tailored solutions that address a broad range of network security and privacy perils. Further, we've built a leading-edge infrastructure which ensures that our insureds have access to the highest quality resources, both to plan for and respond to the most complex cyber and network risks.

### **AVAILABLE COVERAGES**

- Network Security, Privacy and Media Liability
- Regulatory Proceedings (Fines & Penalties)
- Privacy Breach Costs
- Business Income Loss
- Contingent Business Income Loss
- Digital Assets Loss
- Cyber Extortion Threat and Reward Payments

### **AVAILABLE BY ENDORSEMENT**

- Breach Assist (Dollar Denominated)
- Breach Assist (Per Person)
- Cyber Side A
- Social Engineering and Fraudulent Instructions
- Computer System Property Damage
- PCI Fines & Penalties



# Cyber & Network Risk Coverage Capabilities

## PREMIER PRIVACY – COVERAGE BENEFITS

- Covers state and federal regulatory actions related to the management and handling of protected personal, health and corporate information, including court-mandated consumer redress funds
- Pays privacy breach costs upfront on behalf of the insured
- Broad coverage available for PCI fines and penalties, including an option for PCI assessments
- Broad definition of Personal Information
- Optional Breach Assist endorsement covers privacy breach costs on a dollar denominated or per-person basis, outside of the policy's aggregate limit of liability (not available to all applicants)
- Cyber Side A extends policy coverage to include unindemnified network security and privacy-related lawsuits filed directly against corporate directors and officers
- Covers both mandated and voluntary notification to customers
- Includes affirmative coverage for cyber terrorism
- Provides worldwide coverage, where permissible by law

## COMPREHENSIVE BREACH RESPONSE SERVICES

Our team of experts quickly identifies critical issues and guides you through a tailored response to meet legal and regulatory disclosure deadlines and to limit fines, penalties and liability. We provide our insureds with access to hand-picked experts who will support your needs in a professional and cost effective manner:

- Access to established legal defense, computer forensics, credit monitoring, ID restoration and related service providers as well as our panel of breach counsel experts, all at preferred rates
- A 24/7/365 hotline to report data breaches
- Our proprietary online loss control and risk mitigation tool, the Cyber Risk Portal, which provides direct access to the latest cyber security news as well as a wide range of resources to assist you in proactively preparing for evolving cyber threats
- Access to ransomware and similar extortion response services, offering guidance from payment through decryption and reporting



### FOR MORE INFORMATION, CONTACT:

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