

PRIVACY BREACH & CYBER SECURITY

Designed for small business, our portfolio turn-key approach addresses cyber security exposures by providing broad and affordable coverage to protect your insureds. We provide flexible and innovative options which are available for first and third party including business interruption. Partnering with some of the strongest and most well-known carriers across the Country, collaboration and flexibility are key to success. We've helped partners write Cyber for the first time and replace or modify current programs. We've been told that our unique and refreshing approach provides results that truly make a difference with company stakeholders.

Education, Risk Management and Breach Response are critical components to a successful program. We're pleased to partner with **CyberScout™**, the nation's premier provider of identity theft and data breach management and resolution services. **CyberScout™** partners with over 45% of the P&C insurance marketplace including 16 of the top 20 US-based insurers. Our partnership provides easy implementation, underwriting and agent training and a fully integrated claims and risk management platform with co-branded risk management tools to help insured's pre and post breach.



Quota Share options that span 50% to 100%; gross or net



Flexibility: Embedded, Opt-out or Opt-in available



"First Discovered" trigger wording available



Turnkey Claims, Training and Education



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OVERVIEW

Eligibility/Underwriting

- Focus: Small to mid-sized business
- Authority: Vested up to \$250,000; higher available via an efficient referral process

Coverages

First Party Privacy Breach – Limits up to \$250K

- Notification Expenses
- Monitoring Expenses
- Crisis Management Expenses
- Regulatory Proceeding Claims Expenses
- Data Replacement

Third Party Liability – Limits up to \$1M

- Media Wrongful Acts
- Network Security Wrongful Acts
- Privacy Wrongful Acts

Rating

- Composite Flat Charge
- Granular by Class or Groups
- By Portfolio or Program

Limits Options

- Shared Aggregate
- Dedicated Limits
- All Cover Aggregate

COMPLETE PACKAGE

- Speed-to-Market
- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation
- Marketing support and underwriting training

CYBERSCOUT™ STRENGTHS

- Offered by more than 45% of the P&C Marketplace including:
 - 16 of the top 20 US-based insurers
 - 6 of the top 7 Canadian insurers.
- Selected by ISO as its vendor of choice for data breach avoidance and remediation services.
- **CyberScout™**'s in-house breach-resolution management experts have handled thousands of breaches.

EDUCATIONAL TOOLS

- Co-branded website featuring:
 - Breach Avoidance education
 - Risk exposure calculators
 - Risk Mitigation Best Practices
- Marketing experts work with you to develop high-impact marketing materials that help raise awareness of your offering and ensure successful program adoption.

Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.