



Cyber Suite Coverage

Claim Scenarios

Cyber Suite coverage is designed to help businesses respond to a range of cyber incidents, including breaches of personally identifying or personally sensitive information, threats of unauthorized intrusion into or interference with computers system, damage to data and systems from a computer attack and cyber-related litigation.

Paid Loss after Deductible total may include multiple coverages

Data Compromise Response Expenses

A burglar broke into an accountant's office and stole a computer with the tax records of clients. The insured's clients were in four states and he needed assistance meeting the various state law notification requirements. Clients were urged to contact their banks and place alerts on their credit files.

Paid Loss after Deductible: \$28,000

Computer Attack

An employee of an investment company installed peer-to-peer file sharing software on a company computer. Identity thieves manipulated the software to access the records of clients. After consultation with an attorney, the insured learned that he was obligated to notify the clients of the breach.

Paid Loss after Deductible: \$50,000

Cyber Extortion

While trying to balance the books, a business owner received a strange pop-up on his laptop. A ransomware virus locked the system until the extortion demand was paid. After consulting with the insurance carrier, the insured decided to pay the \$600 to unlock the system.

Paid Loss after Deductible: \$2,400

Data Compromise Liability

An unknown actor stole approximately 20 deal jackets containing the Personal Identifying Information of customers from a dealership. The insured provided breach notifications and credit monitoring services to affected individuals. Two

customers subsequently made legal demands as a result of this breach.

Paid Loss after Deductible: \$20,013

Network Security Liability

A business experienced a cyber-attack that involved compromise of its servers. After hacking into the system, criminals used the contacts from the business system to launch a ransomware attack against every email address in the insured system. Several of the contacts filed lawsuits claiming that they failed to properly secure the insured's personal information. The costs of hiring lawyers and to settle the cases was covered.

Paid Loss after Deductible: \$14,000

Electronic Media Liability

A business posted a picture of a local celebrity on their website. The insured noticed increased business attributed to this change. However, a letter was received from the celebrity's lawyer demanding that the picture be taken down. The lawyer also argued that their client's reputation may have been harmed by the association to this insured's product. The business owner hired an attorney to respond to the demand letter.

Paid Loss after Deductible: \$7,000

Identity Recovery

A business owner reported being sued due to unauthorized accounts that had been opened in his name. An unauthorized person used the insured's personal information to rent several items and open lines of credit. An identity recovery case manager consulted with the insured and placed fraud alerts. The insured hired an attorney to help resolve the issues.

Paid Loss after Deductible: \$5,652

