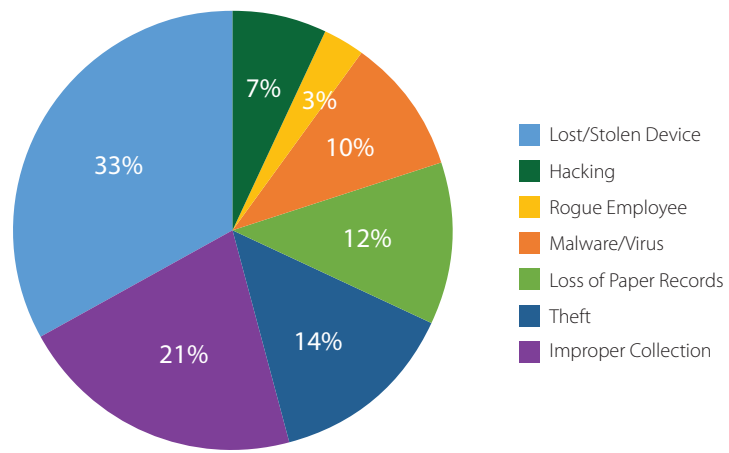


# New Cyber Breaches Reported Every Day!



## What are the Causes of a Breach?



## What is Cyber Liability Insurance?

Cyber Liability addresses the first and third-party risks associated with e-business, the Internet, networks and informational assets. The risk category includes privacy issues, the infringement of intellectual property, virus transmission, or any other serious trouble that may be passed from first to third parties via the Web.

### First Party Exposures

Are losses that stem from a network security breach:

- Cyber Extortion – Threats to release data (privacy information) or to interrupt a customer’s service, limit access or destroy data.
- Notification and credit monitoring expenses (to clients and customers)
- Regulatory fines and penalties
- Business Interruption – as a result of a cyber-attack by another party that interrupts the insured’s business and income.
- Data restoration and reconstruction
- Crisis Event Management Loss

### Third Party Issues

- Network Security Liability

*Failure to prevent denials or disruption of service*

*Failure to prevent unauthorized access, use, repudiation of access, tampering, introduction of malicious code (virus) into data or system (the insured’s or a client of same)*

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## **Third Party Issues (continued)**

- Intellectual Property Coverage

*Copyright, trademark, plagiarism, title, slogan, trade name, service name, trade dress or service mark misappropriation of ideas under implied contract*

*Piracy, when it directly relates to copyright or trademark infringement*

*Misuse of intellectual property in content*

- Personal Injury in Connected Services

*Defamation, harm to feelings, infliction of emotional distress, trade libel*

*Disparagement or harm to character or reputation, product or service disparagement*

*Outrage or outrageous conduct*

*Invasion of privacy, infringement of publicity rights, commercial appropriation of name or likeness*

*Wireless signal interception, eavesdropping*

*Wrongful entry or eviction, trespass, other invasion of right of private occupancy*

*False arrest detention imprisonment, malicious prosecution, mouse trapping*

*Personal injury and privacy in the insured's business operations*

*Privacy regulatory action-imposed civil fine or penalty*

## **Which Carrier has the Best Price and the Best Coverage for Your Clients? We Can Assist.**

Hartford AIG AWAC Ascent CNA Beazley One Beacon ArgoPro Navigators RSUI AXIS ACE Philadelphia Hiscox NAS Euclid Travelers Chubb CFC ThinkRisk Ironshore **and many others...**

*Place business where it belongs, and the rest will take care of itself.*

### **Hank Stickley, RPLU Vice President - Broker**

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