

# Key Coverage Factsheet

## CYBERPRO 3.1

### THIRD PARTY LIABILITY

#### TECHNOLOGY ERRORS AND OMISSIONS LIABILITY

- Coverage for third party liability claims arising from any actual or alleged negligent breach of duty, error, or omission in your performance of technology services.

#### MULTIMEDIA AND INTELLECTUAL PROPERTY LIABILITY

- Coverage for third party liability claims arising from any actual or alleged defamation, infringement of the right to privacy, unintentional infringement of copyright or negligence in connection with release of your multimedia content.

### CYBER PRIVACY

#### SECURITY AND PRIVACY LIABILITY

- Coverage for third party liability claims arising from any actual or alleged failure to protect private or confidential information.

#### PRIVACY REGULATORY DEFENSE AND PENALTIES

- Coverage for costs incurred as a result of a civil regulatory action or investigation as a result of a privacy event, security event, or breach of privacy regulations.
- Coverage for regulatory compensatory awards, civil penalties or fines to the extent they are insurable by law.

#### PCI DDS COVERAGE

- Coverage for Payment Card Industry fines and assessments incurred under the terms of a Merchant Services Agreement.

#### EVENT SUPPORT & NOTIFICATION EXPENSES

- Coverage for event management costs, including the engagement of a public relations consultant and breach counsel where necessary.
- Coverage for notification expenses, support and credit monitoring expenses and third party event support expenses where you are legally obliged by contract.

#### REPUTATIONAL DAMAGE

- Coverage for net loss of income due to the termination of a services contract as a result of a privacy event, social media event or breach of privacy regulations.

### CYBER FIRST PARTY

#### NETWORK EXTORTION

- Coverage for the costs of an expert extortion negotiator and the cost of an extortion demanded if required.

#### BUSINESS INCOME LOSS

- Coverage for your loss of net income arising from a security event, malicious code or system failure.
- Coverage for voluntary and intentional shut down of your computer network in order to either mitigate and reduce loss of business income or when it is expressly required by any governmental or regulatory entity.

#### DATA ASSET RESTORATION COSTS

- Coverage to restore your computer network and for your actual costs to restore-re-collect, or replace your data.

## CYBER FIRST PARTY Continued

### DEPENDENT BUSINESS INCOME LOSS

- Coverage for your loss of business income resulting from a security event, malicious code or system failure on a computer system operated by your Outsource Service Provider.

### HARDWARE REPLACEMENT COSTS

- Coverage for damage to computer hardware and physical components of your computer network.

### FORENSIC ACCOUNTING COSTS

- Costs and expenses incurred for preparing a proof of loss of business income arising from security event, malicious code or system failure.

### PHYSICAL DAMAGE, PHYSICAL LOSS AND DEBRIS REMOVAL

- Coverage for the repair, replacement or reinstatement of physical property and debris removal.

## CYBER CRIME

### ELECTRONIC THEFT, COMPUTER FRAUD AND TELECOMMUNICATIONS FRAUD\*

- Coverage for your loss arising from electronic theft, computer fraud or telecommunications fraud occurring on your computer network.
- Cryptojacking and Botnetting - Coverage for increased electricity costs arising from the unauthorised use of your computer network for the mining of virtual currencies or to launch a denial of service attack against third parties.

### SOCIAL ENGINEERING FRAUD\*

- Coverage for loss arising from social engineering fraud.
- Social engineering fraud is a fraudulent act undertaken by a third party and delivered via your computer network that induces an employee resulting in the transfer of monies from an account in your direct control.

### INVOICE MANIPULATION\*

- Coverage for your loss due to your inability to collect payment for services, products or goods due to the distribution of a fraudulent payment instruction to a third party following a security event on your computer network.

## IN ADDITION:

### DEDUCTIBLE CO-INSURANCE WAIVER\*

- The deductible/excess shall be reduced by fifty percent (50%) provided that the policyholder notifies our event response hotline for their claim and utilises our approved expert panel of incident responders.

\* Coverage subject to eligibility.

[www.optiogroup.com](http://www.optiogroup.com)



AscentUnderwriting

Ascent Underwriting LLP, an Optio company is authorized and regulated by the Financial Conduct Authority. Registered in England OC380469. Registered Office: 10th Floor, 1 Minster Court, Mincing Lane, London, England EC3R 7AA.

TM & © 2022 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.

