



The basics of a typical cyber-liability policy include two types of coverage.

A quick snapshot of what is included in each policy is clearly defined below.

1st PARTY LOSS

Typical Loss Coverage Components

Will cover costs the insured incurs to...

Breach Response/Crisis Management - respond to a network or privacy breach. Includes: Breach notification, PR, forensic consultants, and credit monitoring costs

Cyber Extortion Loss - respond to a threat by third party to commit a network security or privacy breach

Business Interruption/Extra Expense Loss - loss of income resulting from a network security breach or a network attack and extra expenses incurred to restore network to original condition

Data Loss - cost to restore data destroyed or altered as a result of a network security breach

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3rd PARTY LIABILITY

Typical Liability Coverage Components

Will cover claim expenses and damages the insured is legally obligated to pay as a result of the following:

Network Security Liability - Provides coverage for actions that the Insured is legally liable for claims made against the Insured for a Network Security Breach

Privacy Liability - Provides coverage for actions that the Insured is legally liable for claims made against the Insured for a Privacy Breach of PII, PHI or Corporate Confidential Information

Regulatory Coverage - Provides coverage for actions/proceedings and fines/penalties against the Insured by a regulatory agency resulting from a violation of a Privacy Law

Website Media Content - . Provides coverage for actions that the Insured is legally liable for claims made against the Insured for a Media Peril of content on the Insured's Internet Site

Professional Liability- . Provides coverage for acts, errors or omissions in the rendering or failure to render professional services to a client of the Insured