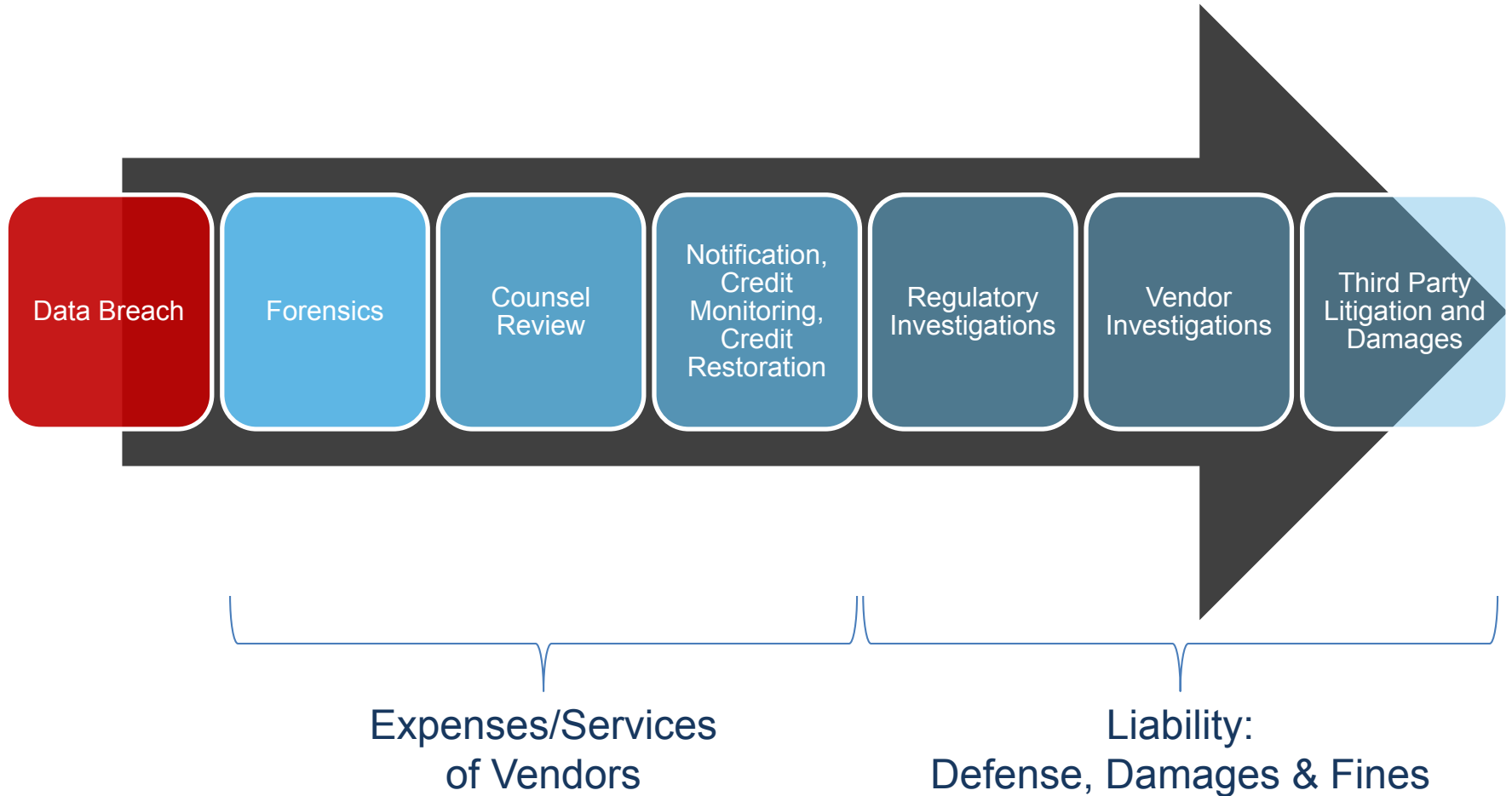




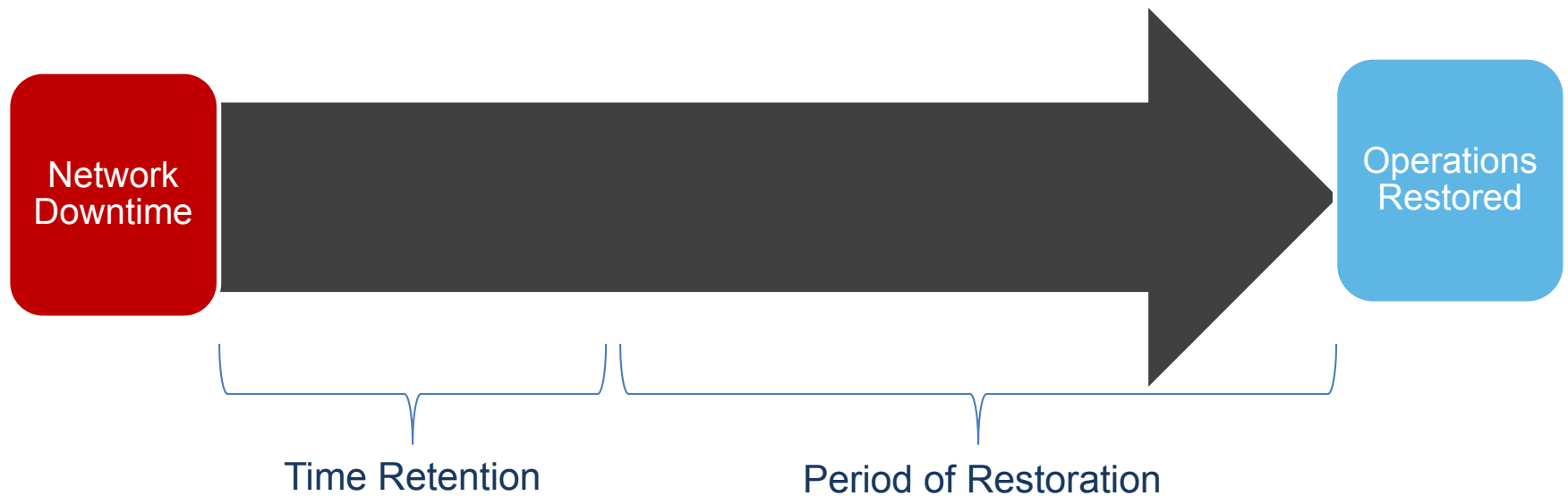
The Scope of Coverage of Network Security and Privacy Liability – Insuring Agreements and Anecdotal Examples

August 14, 2018

Traditional Information Release Event



Business Interruption Timeline



Network Security & Privacy Liability Coverage Overview

Business Interruption

- Reimbursement coverage for the insured for actual lost net income caused by a network security failure and, as well as associated extra expense
 - Business Interruption
 - System Failure Business Interruption
 - Dependent Business Interruption
 - System Failure Dependent Business Interruption

**TRIGGERED BY
A NETWORK SECURITY
FAILURE (POSSIBLY SYSTEM
FAILURE)**

Breach Event Expenses

- Computer Forensics
- Public Relations Firms & Related Advertising to Restore Reputation
- Consumer Notification
- Credit Monitoring/ ID Monitoring Services
- Legal Expenses
- Call Center Services

**TRIGGERED BY
DISCOVERY OF A PRIVACY
INCIDENT**

Security & Privacy Liability

- Coverage for Defense Costs and Damages for financial loss suffered by others due to failure of computer security, including liability caused by:
 - Theft or disclosure of confidential information
 - Unauthorized access
 - Unauthorized use
 - Denial of service attack
 - Transmission of computer virus
- Coverage for Defense Costs and Damages suffered by others for any failure to protect PII, PHI or confidential corporate information, whether or not due to failure of network security
 - Unintentional violation of privacy policy
 - Actions of rogue employees
 - Alleged wrongful collection of confidential information

**TRIGGERED BY A
3RD PARTY DEMAND OR SUIT**

Regulatory Proceedings

- Defense Costs for proceedings brought by government agency
- Fines and penalties (where insurable)
- Compensatory damages / Consumer Redress Fund

**TRIGGERED BY GOVT
REQUEST FOR INFORMATION,
INVESTIGATION OR
PROCEEDING**

PCI-DSS Fines & Penalties

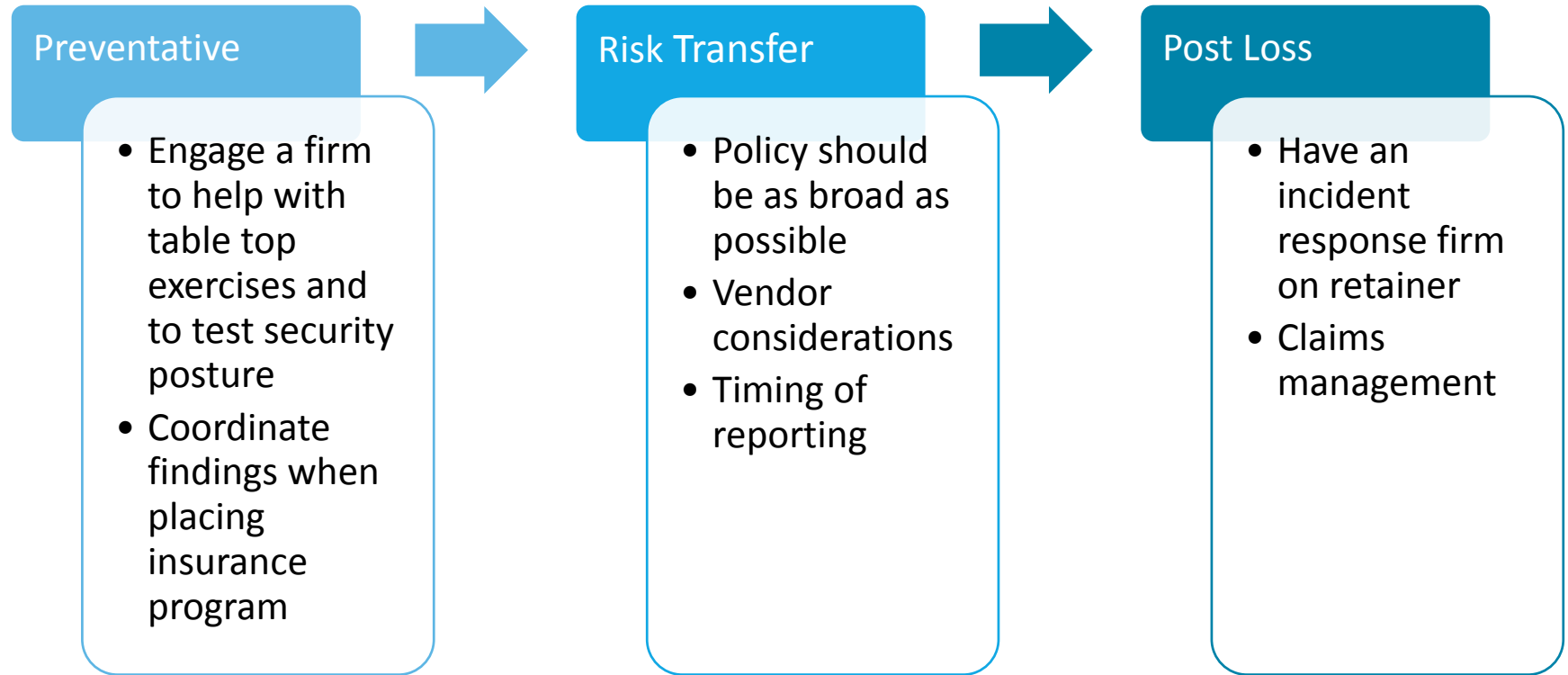
Digital Asset Protection

Cyber Extortion



Additional Coverage Components Available

The Devil is in the Details



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