

# CYBER COVERAGE AT A GLANCE

## THIRD PARTY COVERAGE

Network Security/ Privacy Liability	Failure of network security to prevent the transmission of a malicious code or viruses, or other penetration of the computer system by an unauthorized user (hacker or rogue employee).  Failure to protect non-public personal or corporate information in any format (electronic or hard copy).
Regulatory Proceedings	Regulatory proceedings brought by, or on behalf of, a governmental or regulatory authority to enforce privacy laws or regulations. Coverage available for defense and fines/penalties awarded. Can extend to foreign governments/agencies.
Media Liability	Libel, slander, and other forms of disparagement and infringements, arising in connection with the display of material and information on your website as well as “off-line” content.

## FIRST PARTY COVERAGE

Notification Costs/Services	Coverage for breach response services such as notification expenses, credit monitoring, identity/credit repair, and call center support services to respond to questions from clients/customers; typically also includes costs to engage legal counsel to ensure response complies with relevant law.
Crisis Management Expenses	Coverage for retaining a public relations/crisis management firm to help mitigate damage to the Insured's reputation; includes costs of advertising/communications to help repair image/reputation.
Extortion Expenses/Loss	Coverage for costs to hire negotiator to investigate, negotiate and resolve threats made against the Insured demanding payment of funds to avoid the release, disclosure or theft of protected data from the Insured's computer system.
Forensic Services	Coverage for cost to investigate to determine the cause and extent of a network security breach and to identify/catalog names and addresses of impacted individuals for the purpose of providing notification.
Business Interruption	Coverage for loss of business income and extra expenses due to breach of network security (see also, description of System Failure coverage below).
Dependent Business Interruption	Coverage for loss of business income and extra expenses, due to a security breach event that causes the network of a business critical vendor, such as a cloud provider, to go down.
Data Recovery Expenses	Coverage for costs incurred by the Insured to restore information that is altered, corrupted, destroyed, or damaged as a result of a network security breach.
Social Engineering Fraud	Coverage for loss due to “social engineering fraud”: the intentional misleading of an employee into transferring money or making a payment to a cyber-criminal based on fraudulent information provided to, and relied upon by, that employee.
System Failure Coverage	Coverage for business interruption loss and extra expense arising from an unintentional or unplanned interruption or failure of the Insured's network.

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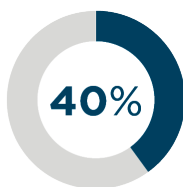


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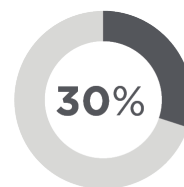
DIVERSIFIED BUSINESS



PROPERTY & CASUALTY



EMPLOYEE BENEFITS



SPECIALTY PROGRAMS

**TO LEARN MORE ABOUT A PARTNERSHIP WITH EPIC, PLEASE CONTACT:**

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