

Cyber Suite

Frequently Asked Questions

What is Cyber Suite Coverage?

Cyber Suite coverage is a comprehensive cyber insurance solution designed to help businesses respond to a range of cyber incidents. These include: breaches of personally identifying or personally sensitive information, threats of unauthorized intrusion into or interference with computer systems, damages to data and systems from computer attacks and cyber-related litigation.

Who Needs this Coverage?

All companies that maintain data on their clients and employees have a responsibility to safeguard the data. However, businesses are vulnerable to data breaches, cyber attacks by computer thieves, and inadvertent releases of information.

Why do Businesses Need this Coverage?

All businesses need this coverage because:

- Typical General Liability policies do not cover data breaches and cyber attacks
- The majority of attacks are against small and mid-sized companies that lack the legal and public relations resources to respond to a breach*
- Every state has laws requiring business owners to notify affected persons of stolen or lost data
- A business that suffers a data breach needs to protect its own reputation and credibility
- Businesses may suffer severe financial burdens and losses of income due to cyber attacks
- All businesses are now becoming targets, not just big businesses

What Coverages Are Included?

See Overview of Coverage for more information

- **Data Compromise Response Expenses**
- **Computer Attack**
- **Data Compromise Liability**
- **Network Security Liability**
- **Electronic Media Liability**
- **Identity Recovery**
- **Misdirected Payment Fraud**
- **Extended Income Recovery**
- **Computer Fraud**

What Value Added Services Are Provided?

- Access to eRiskHub®, a risk management portal designed to help business owners prepare and respond effectively to data breaches.
 - Key features of the eRiskHub® portal include: an incident response plan roadmap, online training modules, risk management tools to manage data breaches, a directory for external resources, a news center with current articles from industry resources, and a learning center with best practices and white papers
 - Access to "My Tech Support" which offers free computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services
- Claims managed by experienced cyber claim specialists
- Access to experts in recovering from cyber extortion and data breaches

* Source: Small Business Trends

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