



Cyber insurance protects businesses from computer, network and Internet based risks. The policy covers both first and third party loss. Every business that uses the Internet, accepts credit cards, or uses a system network needs cyber insurance.

If you answer yes to any of these questions, you need a cyber insurance policy:

- ✦ Does your business accept credit card payments?
- ✦ Does your business bank online?
- ✦ Does your business use Facebook, Twitter, or LinkedIn?
- ✦ Does your business store sensitive customer or employee data?

YOUR CYBER EXPOSURE	HOW OUR CYBER INSURANCE POLICY RESPONDS
<p><b>SOCIAL ENGINEERING</b> An employee is tricked into sending money to an imposter pretending to be a company manager, customer, or vendor.</p>	Reimburses you for the money lost from a social engineering scheme.
<p><b>FUNDS TRANSFER FRAUD</b> A hacker breaks into your computer system and gains access to your online banking account. The hacker uses his access to request a funds transfer.</p>	Covers the money lost but not reimbursed from a criminal fraudulently issuing instructions to your bank to electronically transfer funds.
<p><b>RANSOMWARE</b> An employee unknowingly opens a link in an email that contains a computer virus. The virus immediately begins encrypting files on your network. The criminals reach out to you demanding \$5,000 in return for unlocking the company's files.</p>	Covers the ransom in excess of the deductible to unlock your files after consultation with the Insurer.
<p><b>NETWORK INTERRUPTION</b> A computer virus brings down your customer order system. It takes three days before technicians can get it up and running again.</p>	Reimburses lost profits and any extra expenses incurred while systems were down after an initial 8-hour down time threshold.
<p><b>DATA BREACH</b> A hacker gets past your security controls and breaches your network. Customer data records which included sensitive personally identifiable information were stolen. However, the extent of the breach and number of records implicated is undetermined without further security review.</p>	Covers: <ul style="list-style-type: none"> <li>✦ Legal fees, security experts, PR consultants, notification costs, and identity theft protection for customers impacted by the breach;</li> <li>✦ PCI fines and penalties; and</li> <li>✦ Defense and settlement costs for related lawsuits.</li> </ul>
<p><b>NETWORK SECURITY</b> Your website was hit with a virus that flooded your network with 10 times the normal traffic, rendering your system inoperable. The virus was transmitted to several key customer websites, bringing their systems down as well.</p>	Covers lawsuits brought by those customers impacted by the virus transmissions and covers the cost to repair any damage to your data files.
<p><b>MEDIA LIABILITY</b> A customer posted a complaint on your Facebook page. An employee posted a reply accusing the customer of lying.</p>	Covers content related lawsuits for defamatory and slanderous comments made by your company on its social media accounts.

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