

CYBER SUITE COMPLETE PROTECTION

AN AGENT'S GUIDE TO ACUITY'S COMMERCIAL CYBER INSURANCE

What is new?

Acuity's cyber insurance is now a single product that provides broad coverage for all cyber needs. You no longer need to pick and choose which coverages fit your customer's unique needs, saving time and giving you peace of mind that your customers are properly covered. Cyber Suite includes the following coverages:



**Data Compromise
Response Expenses**
Provides the insured with the resources to respond to a breach of personal information.



Identity Recovery
Provides owners of the insured's business with case management service and financial resources to recover control of their identities after an identity theft.



Computer Fraud
Responds to a situation where an unauthorized party gains access to the insured's computer system and uses that access to enter or alter data, causing money to be sent to a fraudulent destination.



**Misdirected Payment
Fraud**
Responds to a situation where the insured or the insured's bank has been deceived into sending money to a fraudulent destination.



Computer Attack
Responds to a computer attack that damages the insured's data and systems.



Cyber Extortion
Helps an insured respond to an extortion threat.

Third-Party Liability
Provides defense and settlement costs in the event of a lawsuit:

Data Compromise - Related to a breach of personal information.

Electronic Media - Alleging that information displayed by the insured on a website caused damage to a third party.

Network Security - Alleging that a system security failure on the part of the insured caused damage to a third party.

Why is it important?

All businesses are exposed to cyber risk in some way.

Businesses typically rely on their IT department and an attorney for proactive cybersecurity and legal matters. However, these teams may not be experts in reacting to a cyber event, and certainly can't help with financial recovery. In the event of a data breach, cyber insurance gives businesses access to experts who handle things like:

- System restoration
- Legal matters
- PR work to overcome bad press

In addition, it covers costs associated with the breach and even reimburses monetary losses in some cases – costs that can be detrimental to a business.

More than coverage

With Cyber Suite coverage, businesses also receive access to:

eRisk Hub – This portal gives access to resources such as a risk assessment survey, tools to estimate the anticipated cost of a breach, a learning center with articles, white papers, and webinars, as well as a news center to keep up with the latest cyber news.

Cyber claim and recovery specialists – All cyber claims are managed by experienced cyber claim specialists.

Given the urgent need to respond to cyber events, claims specialists are available 24/7. Access is also available to cyber extortion and data breach recovery experts.



According to Verizon Media, 43% of cyber breach victims are small- to mid-size businesses



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www.youtube.com/acuityinsurance



www.acuity.com/acuity-focus

This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.

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