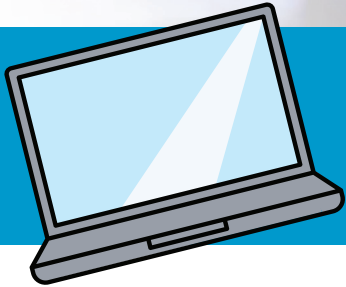


CYBER SUITE

LIABILITY PROTECTION



Cyber Liability Coverage

Why you need coverage

Cyber crime is one of the fastest-growing types of crime in the world, and it's not just limited to large companies and headline-grabbing breaches. Businesses of all sizes face the risk of cyber loss, and many companies lack the resources to respond and recover when a breach does occur. Cyber liability coverage should be an essential part of your risk management strategy.

What is cyber liability coverage?

Cyber liability protects you if you are sued for costs of defense, settlement, and judgments. It is triggered by a network security liability claim alleging that your negligence allowed:

- An unintended propagation of malware
- A denial of service attack in which you unintentionally participated

Additionally, cyber liability pays your costs, including:

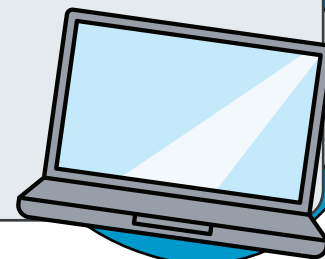
- Data restoration from electronic and non-electronic sources
- Systems restoration

Losses are caused by:

- An unauthorized person gaining access to your computer system
- A malware attack against your system
- A denial of service attack against your computer system
- A breach of third-party business information
- An unintended propagation of malware
- A denial of service attack in which you unintentionally participated

Business information at risk:

- Financial information
- Trade secrets
- Employee records
- Other data owned by you and others



It can happen to anyone!

A transportation contractor was hacked by a former employee whose passwords had not been changed upon termination. The contractor's computer system began to act erratically, crucial software programs were unavailable, and large amounts of data appeared to have been deleted.

Cyber liability insurance responded by hiring an outside firm to recover electronic data and input other records that were only available in paper form. In addition, this firm reinstalled software, reconfigured the servers, and repaired other damage to the computer system.

Acuity's cyber liability coverage

Standard coverage includes both first-party and third-party coverage with a \$50,000 annual aggregate limit* for each. Increased limits and deductible options are available as well.

*In North Dakota and Montana, the limit quoted is \$100,000.

Enhanced coverage

With a limit of \$100,000 or more, you can choose enhanced coverage, which includes:

- Loss of business income and extra expense coverage
([\\$10,000 sublimit applies to the \\$100,000 limit](#))
- Data recreation costs, which covers recreation of data from non-electronic sources
([\\$5,000 sublimit applies to the \\$100,000 limit](#))
- Public relations services, which covers professional communication assistance
([\\$5,000 sublimit applies](#))
- Third-party coverage for breach of third-party data



800.242.7666
2800 South Taylor Drive Sheboygan, WI 53081
www.acuity.com



www.facebook.com/acuityinsurancecompany



www.youtube.com/acuityinsurance



www.acuity.com/acuity-focus