



# CYBER LIABILITY

## COVERAGE SYNOPSIS

Our Cyber Liability Insuring Agreements are offered on an “à la carte” basis whereby your insured can pick and choose which coverage parts they would like to purchase and their associated premiums. Your client can opt for all Coverage Limits we are offering or they can select just a single part to complement their existing risk management program.

### Philadelphia Insurance Cyber Liability Insuring Agreements

- A. **Loss of Digital Assets:** Loss you incur as direct result of damage, alteration, corruption, distortion, theft, misuse or destruction of electronic data and computer programs.
- B. **Non-Physical Business Interruption and Extra Expense:** Reimbursement for income loss, interruption expenses, and special expenses as a result of the total or partial interruption, degradation in service, or failure of the computer system.
- C. **Cyber Extortion Threat:** Reimbursement for the extortion expenses and extortion monies resulting directly from a credible threat or series of threats.
- D. **Security Event Costs** (*Your own direct costs for a privacy breach, security breach or breach of your privacy policy*): Reimbursement for security event costs such as notification costs, computer forensic costs and credit protection services. This also includes costs incurred to minimize harm to your brand or reputation, regulatory fines and penalties (where insurable) and any monies required for a Consumer Redress Fund.
- E. **Network Security and Privacy Liability Coverage** (*legal liability for a cyber event*): Payment on your behalf which you are obligated to pay as damages and claims expenses from your acts, errors or omissions or for others for which you are responsible including outsourcers and vendors following a security breach or privacy breach.
- F. **Employee Privacy Liability Coverage** (*legal liability for breach of employee’s PII or PHI*): Payment on your behalf in which you are obligated to pay as damages and claims expenses arising out of a privacy breach involving an employee’s private information.
- G. **Electronic Media Liability Coverage:** Payment on your behalf for damages and claims expenses as a result of
  - a. defamation, libel and slander
  - b. invasion of an individuals right of privacy of publicity
  - c. plagiarism or misappropriation of ideas under an implied contract
  - d. infringement of any copyright, trademark, title, service mark
  - e. domain name infringement or improper deep-linking or framing
- H. **Cyber Terrorism Coverage:** Reimbursement for income loss, interruption expenses and special expenses directly as a result of total or partial interruption, degradation in service, or failure of the computer system which is directly caused by an act of terrorism.

**For a more thorough explanation, webex presentation or conference call outlining any cyber coverage(s), please contact your local cyber/privacy underwriter.**

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