

Cyber Liability Coverage

The financial and reputational consequences caused by a data breach could include loss of or closing of business, regulatory fines, cost of forensics, notifications, service for impacted customers, and litigation resulting from negligence.



Are your commercial customers prepared to face this modern-day risk?

Your commercial customer's information is valuable to thieves. Businesses may be targeted because they store high-value records such as credit card numbers, social security numbers and sensitive health information. Small businesses may be more vulnerable to a data breach due to lack of necessary data security measures from internal sources (disgruntled employees, loss of laptops/phones, inadequate training, etc.) and external sources (malware/virus, phishing, keyloggers, and more).

AmTrust's Cyber Liability product offers low rates and specialized coverage. With no application required for a quote for limits of \$100,000 or below, you have the opportunity to grow your business by quoting and selling Cyber Liability to all your commercial customers.

AmTrust Cyber Liability Coverage Features

Breach Response Coverage

AmTrust Cyber Liability product begins working for you right away in the event of a data breach. First-Party response services are a phone call away and provide assistance at every stage:

- Assistance at every stage of the investigation of, and response to, a data breach incident from a team of technical experts
- Notification services for up to 100,000 affected individuals
- Call center services
- Public relations and crisis management expenses
- Legal services
- Computer forensic services

Third Party Cyber Liability Coverage

Includes liability coverage for limits in addition to Breach Response Coverage for:

- Information security and privacy
- Regulatory defense and penalties
- Website and offline media content
- Payment card industry (PCI) for credit card breaches

Added-value Services

- Online educational material
- Loss control and risk management information

Submission Requirements

- No application process for limits \$100,000 or below
- Limits up to \$1 million available with a completed application
- Submit coverage requests to your underwriter

Sample Cyber Liability Rates

Policy Aggregate Limit of Liability	Privacy Breach Response Services		Premium
	Notified Individuals	Separate Limit of Liability Coverage*	
** \$50,000	10,000	\$25,000	\$95
** \$100,000	10,000	\$50,000	\$175
\$250,000	25,000	\$100,000	\$1,250
\$500,000	50,000	\$250,000	\$1,950
\$1,000,000	100,000	\$500,000	\$3,150
* Limit for Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses is separate from and in addition to the Policy Aggregate Limit of Liability.			
** No application process for limits \$100,000 or below.			



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