

# AmTrustCyber Coverage



## **Bind Online**

quote and bind in real time



### Admitted Countrywide

and available in all 50 states including D.C.



#### **Exceptional Service**

AmTrust Experts available 24/7 to help insureds

With AmTrustCyber, companies have access to a comprehensive set of solutions created to help protect their business from the dangerous world of cyber risks.

# The AmTrustCyber Difference

Businesses of all sizes have cyber risk. A cyber-attack can put a company out of business. AmTrust offers protection to insureds.

AmTrustCyber is available nationwide as a stand-alone policy or alongside any other AmTrust product. Almost any type of business is eligible for our cyber coverage.

#### Simple Online Quoting Process

Quoting and binding cyber has never been easier with AmTrust Online.

- · Agents can bind up to \$1M limit in minutes
- Larger insureds (with annual revenues in excess of \$25M) or those seeking limits in excess of \$1M will be referred to an underwriter

#### **Superior Coverage**

#### Coverage for the Insured's Direct Loss (First-Party Loss)

- Ransom Payments: Expenses or payments to respond to a cyber extortion demand or ransomware attack.
- Data & System Recovery: Costs to restore the computer system to the same level of functionality that existed prior to a cyber event and to restore, retrieve, repair, or reinstall electronic data or software damaged from a cyber event.
- Business Interruption: Income loss and expenses incurred during the interruption or slowdown of operations caused by a cyber event at your business.

- Business Interruption from Suppliers: Income loss and expenses suffered by the company due to a vendor or supplier experiencing a cyber event of their own.
- Reputational Harm: Income loss incurred due to a cyber event becoming public and hurting the company's reputation.
- Cyber Incident Response: Expenses to respond to a cyber event, including:
  - · Legal Services
  - Computer Forensic Services
  - · Notification of affected individuals and credit monitoring
  - · Public relations
- Cyber Deception: Financial fraud, phishing attack loss, and telecommunications fraud loss sustained because of a social engineering event or impersonation attempt.
- Cryptojacking: Malicious software that uses the computer's power and resources to mine for digital currency – this can interrupt your own operations, lead to huge electricity bills and shorten the life of your computers and other devices.

# Coverage for Claims Brought Against an Insured (Third-Party Liability)

- **Privacy and Network Liability:** Defense against claims filed against your business because of a cyber event.
- Regulatory Fines: Fines and penalties imposed by a governmental agency resulting from a cyber event or violation of privacy regulations.
- Payment Card Penalties: For companies that take credit card payments, there is coverage for forensic investigation costs, fines, penalties, and assessments that businesses owe to the credit card companies because of a cyber event on their systems.
- Media Liability: Defense against claims alleging improper material on your company's website or in print media, such as copyright infringement.



#### AmTrustCyber. Be **Prepared**. Stay **Protected**.

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