

AmTrust E&S Select

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.

Is your business prepared to face this modern-day risk?

Your 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, adding this important coverage is easy.

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

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

* 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.



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

AmTrust E&S Select

Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit:

www.amtrustes.com.

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