

Cyber Liability Coverage



Every employer faces the reality that they may be the target of a network security or privacy breach. AmTrust offers a single policy solution that is specifically tailored to protect small businesses against cyber fraud and security breaches.

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

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 Advantage

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

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

First Party Cyber Coverages

- Privacy Breach Response Services
- Cyber Extortion
- First Party Data Protection
- Business Interruption

Submission Requirements

- Must be written in conjunction with an AmTrust Package, Businessowners or Workers Compensation policy
- 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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Cyber Liability Coverage

Breach Response Coverage

AmTrust Cyber Liability product begins working for you right away in the event of a data breach. 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 and data privacy attorneys
- Notification services for up to 100,000 affected individuals including foreign notifications, where applicable.
- Call center services provided for 90 days (or longer if required by law) following notification of an incident for which notice is provided
- Public relations and crisis management expenses directly related to mitigating harm to the insured organization's reputation or potential loss from a public relations event
- Initial breach investigation and consulting for legal and computer forensic services from a panel of experts to help determine the extent of the breach and the steps needed to comply with applicable laws or regulations
- Discretionary notice coverage included to notify individuals potentially affected by the breach, when a breach does not trigger any legal duty to notify.

Risk Management

A complimentary loss control information service is provided with each policy. It includes:

- compliance and breach response information, and online resources for clients on data security issues.
- an Information Security Incident Response Guide aimed at providing a roadmap for companies to prepare for and manage the aftermath of a data security breach. The guide addresses information security incidents such as malware intrusions, social engineering attacks, unauthorized network access, lost or stolen devices, and other kinds of data security incidents and breaches. The guide also provides in-depth case studies and best practices for preparation, risk assessment, and incident documentation, highlighting the varied components of an effective response.

Added-value Services

- Online educational material and webinars
- Loss control and risk management information