

EUCLID SPECIALTY

Cyber Liability Coverage

Quick Reference Guide

Euclid Specialty offers a Cyber liability program with Axis Insurance Company on an admitted basis. The program includes extensive first and third-party coverages. This breakdown of the policy form can help you understand the policy coverage and highlights:

HIGHLIGHTS

- Prior Acts Coverage included
- AXIS preferred breach response coach - Breach Coach Hot-Line
- Risk Management and Loss Control Resources available via www.stoplosshub.com
- **Enterprise Security Event Liability Coverage:** insured sued because of data theft, loss, disclosure, viruses or malware, and unauthorized access or denied access to systems. Covers protected data in the care, custody, control of service contractors.
- **Privacy Regulation Liability Coverage:** regulatory action defense, fines and penalties coverage – actions from a federal, state, local or foreign (GDPR) body; Explicit coverage for General Data Protection Regulation (GDPR).
- **Computer System Extortion Expense and Loss Coverage:** if someone makes a credible threat to leak or disseminate your data unless you are willing to pay, this will pay for the evaluation and pays for threat or loss.
- **Crisis Management/Voluntary Notification Coverage:** notifying people, including any you are not legally obligated to notify, to inform their personally identifiable and protected data may have been lost, stolen or accessed. Includes call center services and website support.
- **Fraud Response:** credit monitoring, identity theft insurance.
- **Public Relations:** PR Firm, Crisis Management, Ads, Website, Legal crisis management, other communications needed to respond to breach.
- **Reputational Harm Coverage**
- **Forensic and Legal:** computer investigation of breach, legal consultation associated with violation of privacy law.
- **Business Interruption Coverages:** Service Disruption; Service Failure; System Disruption; System Failure (coverage for outages, not just cyber attacks); Data Recovery Expense (costs to recover data lost, stolen, damaged, destroyed, disrupted or corrupted.)
- **PCI Fines:** Coverage for PCI-DSS Fines and Recertification.



- **Ransomware Loss Coverage:** extends extortion coverage to cover Ransomware cyber breach. Investigation, mitigation and potentially ransom, when needed.
- **Website Media Coverage:** copyright infringement, libel, slander, other media coverages that occur on website.
- **Social Engineering Fraud Loss Coverage:** monetary loss associated with fraudulent transfer of funds by an employee acting in good faith, tricked into paying for good or services. \$250,000 sublimit.
- **Telecommunication Theft Loss Coverage:** pays for a loss in the case where telecom services (phone, fax, or other data transmission service) are used fraudulently by a third party, \$250,000 sublimit.
- **Bricking Coverage:** covers the hardware replacement cost associated with a device that is rendered useless after a cyber incident, \$250,000 sublimit
- **Invoice Manipulation Coverage:** pays for money lost if prior to receipt of payment, the invoice is manipulated or intercepted to cause the payee to be tricked into paying someone else, \$250,000 sublimit.
- **Extortion Threat Reward Reimbursement Expenses.** \$250,000 sublimit
- One retention for all coverage sections

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- Multiemployer plans
- Governmental plans
- Non-Profit Employee Benefit plans including VEBA's, Endowments, Church plans, Foundations, 457 and 403(b) plans
- For-Profit plan sponsors including defined benefit, cash balance, health, 401(k), SEP plans and profit-sharing plans
- Labor non-profits including International Unions, District Councils, Local Unions, JATC's, LMCC's FOP's, PBA's, Guild's and other non-profits

CARRIER

AXIS Insurance Company, a subsidiary of AXIS Capital Holdings Ltd. Rated "A+" Superior Financial Size Category XV by A.M. Best. Admitted program.

CAPACITY

Up to \$3 million without application. Higher limits available with applications.

Make the Prudent Choice.

Contact Euclid Specialty for Fiduciary Liability Insurance.



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Euclid Specialty Managers specializes in fiduciary and other management liability insurance for multiemployer, governmental and other non-profit employee benefit plans, with over 10,000 policies issued in this niche. Known for our expertise and thought leadership in protecting Insureds from complex liability, we also offer Directors & Officers Liability, Employment Practices Liability, Cyber Liability and Crime Insurance Coverages to employee benefit plans and plan officials.

Please note: This brochure provides an overview of coverages available. It does not replace or change the policy. Coverage will be dictated by your policy's specific terms and conditions. Products may not be available in all states. In CA, DBA Euclid Insurance Agency, LLC, license number OI06317.