



# CYBER LIABILITY & DATA BREACH

## RESPONSE INSURANCE

Data breaches and network security failures happen. Networks get hacked. Sensitive third-party data is stolen or destroyed. Viruses are spread. These scenarios are not only complicated and expensive, but almost impossible to fully prevent.

To help protect your company from financial catastrophe and irreparable damage to your reputation, National Interstate offers Cyber Liability and Data Breach Response policies.

Because a data breach isn't always a disaster. Mishandling it is.

## COVERAGE OFFERINGS

### INFORMATION SECURITY AND PRIVACY LIABILITY

- ➔ Liability from, among other things, loss of another's information in the insured's possession
- ➔ Liability from failure to disclose a breach in a timely manner

### PRIVACY BREACH RESPONSE SERVICES

- ➔ Hiring a computer expert, legal counsel, public relations services & crisis management
- ➔ Notifying those affected, credit and information monitoring services

### REGULATORY DEFENSE AND PENALTIES

- ➔ Cost of defense if a governmental or regulatory agency takes action against the insured for failing to act within that jurisdiction's rules

### WEBSITE MEDIA CONTENT LIABILITY

- ➔ Liability for material posted on the insured's website or social media
- ➔ Defamation, libel, slander, trade libel, emotional distress, or similar actions that impugns the reputation of a third party
- ➔ Violation of privacy rights
- ➔ Plagiarism
- ➔ Copyright, trademark or similar infringement



"YOU'RE GOING TO BE HACKED. **HAVE A PLAN.**"

JOSEPH DEMAREST, ASSISTANT DIRECTOR, FBI CYBER DIVISION

# CYBER LIABILITY & DATA BREACH RESPONSE INSURANCE

## COVERAGE OFFERINGS (CONTINUED)

### PERSONAL CARD INDUSTRY (PCI) FINES, EXPENSES AND COSTS\*

- ➔ Costs associated with the insured's non-compliance with PCI Industry Data Security Standards and in violation of their written Merchant Service Agreement with the credit source

### CYBER EXTORTION

- ➔ Indemnify the insured for payments made with our prior approval to prevent a threatened cyber attack

### FIRST PARTY DATA PROTECTION

- ➔ Indemnify the insured for data restoration costs

### FIRST PARTY NETWORK BUSINESS INTERRUPTION

- ➔ Indemnify the insured for lost business (net profit and fixed operating expenses) due to a direct interruption of computer systems

## COVERAGE LIMITS & PRICING ESTIMATES:\*

- ➔ Limits from \$50,000 up to \$1,000,000
- ➔ Premiums as low as \$148 per year



THE UNITED STATES HAS THE HIGHEST  
RATE OF CYBER CRIME IN THE WORLD

AN **INSURANCE EXPERIENCE** BUILT AROUND **YOU.**

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**NATIONAL  
INTERSTATE**  
INSURANCE

\*Pricing and coverages may vary by state.