

Cyber Insurance Comparison Chart

Qualifications to Obtain Instant Coverage:

1. You must not have had a cyber loss/incident in the past 5 years OR a known circumstance or incident that could give rise to a claim
2. Basic computer security is required
3. To obtain Cyber ProTech (with eCrime), you must engage in security training and have procedures to mitigate wire fraud

Please refer to the application for more criteria. In some cases, more information may be required before coverage can be provided.

Features	Core Cyber (Essential coverage)	Cyber ProTech (with eCrime)
Privacy & Security Cyber Liability Insurance Coverage is provided for a theft, loss or unauthorized disclosure of protected information in the care, custody or control of the insured or third party which the insured is legally responsible for; Failure to notify a third party in violation of a privacy law	✓	✓
Regulatory Fines & Penalties Costs for defending against regulatory actions and resulting fines and penalties arising from a covered privacy event	✓	✓
Payment Card Industry (PCI) Coverage for PCI-DSS assessment from payment card association as a result of an organization's failure to comply with PCI-DSS	✓	✓
eNetwork Interruption / Data Reconstruction Breach expenses for e-business network interruption and reconstruction of data	✓	✓
Cyber Extortion / Ransomware Costs to end, terminate or investigate cyber extortion threats (i.e. ransomware)	✓	✓
Incident Response / Breach Costs / Liability Mitigation Coverage for law firm/breach coach, PR firm, forensics, consumer notifications and remedies for identity theft education and assistance, victim cost reimbursement insurance, and credit file or identity monitoring	✓	✓
Telephone Hacking Unauthorized third-party access to / use of insured's telephone system	✓	✓
Employee Personal Identity Protection Automatic identity protection includes VRS Elite Unlimited fraud victim resolution services combined with \$15,000 identity insurance. No enrollment necessary.	✓	✓
Media Liability Coverage for wrongful acts (defamation, libel...) in the course of displaying, broadcasting, publishing, disseminating... multimedia material	<i>Internet media only</i>	✓
Expanded Liability Cyber Event to include i) an unintentional and unplanned interruption of any computer system; ii) the storage, collection, use or disclosure of Protected Information...that is in violation of a Privacy Law	X	✓
System Failure / Bricking Lost income arising from system failure and reputation loss (future income loss). "Bricking" provides for the cost to repair or replace computer hardware or equipment that is damaged or impaired and must be replaced	X	✓
Dependent eNetwork Interruption Cyber Event includes unintentional interruption of any computer system	X	✓
eCrime Event (theft of funds) Loss/theft of money/securities (insured's funds) ... eCrime/computer fraud, fraudulent funds transfer (UEFT), social engineering, and invoice fraud	X	✓

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