



Cyber Suite

Cyber and Security Coverage
for Today's Businesses

PLM's Cyber Suite is a comprehensive cyber insurance solution designed to help businesses respond to a full range of cyber incidents, including breach of personal information, the threat of unauthorized intrusion into or interference with computers systems, damage to data and systems from a computer attack and cyber related litigation.

Protection for Business Owners and their Businesses

All entities hold personal information of individuals, whether it is their customers or their employees. In most states, entities are required by law to notify affected individuals whose personal information may have been breached. Even in states where no such law currently exists, there is a growing trend on the part of entities that become aware of a breach to notify affected individuals.

In today's digitally interconnected world, every organization relies on data and on the networked computer systems upon which data resides. Many organizations rely on data, systems and their connection to the internet as their primary means of conducting business. For others, data and systems play an integral part in supporting the information necessary to run a business in today's world. No organization can afford to lose important data and systems and hope to function at the highest level.

Cyber criminals act without warning and data and system losses from computer attacks, including significant out-of-pocket recovery costs and organizational downtime, can be devastating. Attacks like this have long been a persistent risk to organizations but their visibility has increased in recent years. Cyber attackers have shifted their attention to smaller entities in search of easier targets as larger entities have hardened their defenses.

PLM's Cyber Suite goes beyond cyber insurance to currently available by combining coverage for:

- Data compromise response expenses
- Computer attack
- Cyber extortion
- Data compromise liability
- Network security liability

Coverage Highlights, Terms and Conditions

This coverage includes:

- A first-party coverage designed to provide the resources to respond to a breach of personal information
- A first-party coverage designed to provide the resources to respond to a computer attack
- A first-party coverage designed to respond to a cyber extortion threat
- A third-party coverage designed to provide defense and settlement costs in the event of a suit related to a breach of personal information
- A third-party coverage designed to provide defense and settlement costs in the event of a suit alleging that a system security failure on the part of the insured causing damage to a third party

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Limits of Liability and Deductibles

Cyber Suite Coverage Overview

<p>Availability: Available as an enhancement and will be a part of most PLM property policies. Available to be endorsed effective 1/1/2018. Changes after 1/1/2018 will typically be addressed at renewal.</p>
<p>Eligibility: Most businesses are eligible for PLM's Cyber Suite. Certain limit options require the completion of an insured questionnaire to determine limit eligibility.</p>
<p>Excluded Classes: financial institutions, adult businesses, gambling or gaming business, credit card or financial transaction processing, hospitals, credit reporting agencies, collection agents, and information/data brokers</p>
<p>Limited Classes: data processors, IT outsourcing companies, educational institutions (including private/public schools, colleges & universities), and municipalities</p>
<p>Limits (higher limits may be available on request): PLM's Cyber Suite is subject to an aggregate limit. Limit options range from \$50,000 up to \$1,000,000. Sublimits for certain coverages may also apply.</p>
<p>Deductibles: PLM's Cyber Suite deductibles range from \$1,000 up to \$10,000 per occurrence, depending on limit option selected.</p>
<p>Underwriting Specifications: No separate application needed for most quotes.</p>

Additional Services

Business clients can also take advantage of these other Cyber Suite services:

- Access to eRiskHub®, a risk management portal designed to help business owners prepare and respond effectively to data breach and cyber attacks. Key features of the eRiskHub® portal include: an incident response plan roadmap, online training modules, risk management tools to manage data breaches, a directory for external resources, a news center with current articles from industry resources, and a learning center with best practices and white papers
- Access to "TechQ" which offers FREE computer diagnostics by phone and competitive rates for virus removal, technical assistance and related digital security services
- Access to experts in cyber extortion and data breaches
- Process to request case management services and submit expense reimbursement claim
- Claims managed by experienced and dedicated cyber claim specialists with industry knowledge

Here to Help the Business Owner

Your business clients count on you to keep them protected from today's cyber risks and challenges. You can depend on us to keep them updated with contemporary coverage and services and keep you a step ahead of the competition.

For more information on PLM's Cyber Suite, visit www.plmins.com/cyber.



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

One Commerce Square
2005 Market Street, Suite 1200
Philadelphia, PA 19103-7008

Phone: 1.800.752.1895
Email: CustServ@plmins.com
Web: www.plmins.com