



Cyber Suite Coverage

Frequently Asked Questions



What is PLM's Cyber Suite?

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

Who Needs this Coverage?

All companies who maintain data on clients, employees and others have a responsibility to safeguard that data. Businesses are vulnerable to data breaches and cyber attacks by computer thieves, and dishonest employees and data can often be lost through an accidental or inadvertent release.

Why do my Business Clients Need this Coverage?

All businesses need PLM's Cyber Suite because:

- Typical General Liability policies do not cover data breaches and cyber attacks
- The majority of attacks are against small and mid-sized businesses
- Most states now have laws requiring business owners to notify affected persons of stolen or lost data and the associated costs create a severe burden on small businesses
- A business with a data breach needs to protect its own reputation
- Loss of income due to cyber attacks
- Lack of emergency funds and inhouse expertise to address cyber issues
- All businesses are now becoming targets, not just big businesses

What Coverages are Included?

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

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

What are the Coverage Features?

- A first-party coverage designed to provide the resources to respond to a breach of personal information
- A first-party coverage designed to provide resources to respond to a computer attack
- A first-party coverage designed to respond to an 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 caused damage to a third party

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What Value Added Services are Provided to my Insured?

Risk Management:

- 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
- Claims managed by experienced cyber claim specialists
- Access to experts in recovering from cyber extortion and data breaches
 - Toll-free helpline to educate insured about cyber extortion and data breaches
 - Process to request case management services and submit expense reimbursement claims

How is Coverage Added for the Insured?

This coverage enhancement will be included as a part of most PLM property policies moving forward.

For those who have been waiting, coverage will also be available to be endorsed effective 1/1/2018. Changes after 1/1/2018 will typically be addressed at renewal. Contact your underwriter or BDR if interested.

Is an Application or other Data Required for a Quote?

No. A separate application is not needed for lower limit quotes. Higher limits may require additional data.

Can Coverage be Added in Term?

Coverage can be added effective 1/1/2018 or at renewal.

What Limits and Deductible Options are Available?

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.

How are Claims Handled?

Once the insured contacts their agent or PLM, PLM then partners with Hartford Steam Boiler, who manages and adjusts the claims on PLM's behalf.

Where Can I Find Additional Information Regarding this Coverage?

For more information on PLM's Cyber Suite, please contact your Business Development Representative or visit our website at www.plmins.com/cyber.



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