

# CYBER INSURANCE



## PLM's Cyber Suite

Cyber and Security Coverage for  
Your Business



### A Suite of Coverages for Businesses

Computers, networks and electronic data are essential to doing business. Reliance on digital tools brings serious cyber risks, like hacking and data breaches. Small and mid-size businesses are particularly enticing targets for cyber thieves. **Businesses who maintain confidential information on employees and customers have a responsibility to safeguard that data.** Now more than ever, getting comprehensive cyber protection in place is critical for any business.

PLM's Cyber Suite has designed a new, comprehensive coverage with multiple layers of insurance defense against the complex, ever-evolving cyber risks that businesses face every day.

### Highlights of Coverage, Terms and Conditions

PLM's Cyber Suite includes five available coverages to help businesses affected by data breaches and cyber attacks:

- **Data compromise response expense coverage** - designed to provide the resources to respond to a breach of personal information
- **Computer attack coverage** - designed to provide resources to respond to a computer attack
- **Cyber extortion coverage** - designed to respond to an extortion threat
- **Data compromise liability coverage** - designed to provide defense and settlement costs in the event of a suit related to breach of personal information
- **Network security liability 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

### Additional Services

Your business will have access to these other services:

#### Risk Management:

- Access to eRiskHub®, a risk management portal designed to help business owners, like you, 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

#### Other Services:

- 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 recovering from cyber extortion and data breaches
  - Toll-free recovery helpline
  - Process to request case management services and submit expense reimbursement claims

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**Claims:**

- Claims managed by experienced and dedicated cyber claim specialists with industry knowledge

**Limits of Liability and Deductibles**

**Limits:**

- 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 also may apply

**Deductibles:**

- PLM's Cyber Suite deductibles range from \$1,000 up to \$10,000 per occurrence, depending on limit option selected

**Eligibility**

Most businesses are eligible. Certain limit options require the completion of a questionnaire.

**Coverage may be excluded or limited for some types of businesses. Contact your broker for a complete, up-to-date listing.**

**Claim Examples**

**Scenario 1**

A "computer attack" was discovered by the insured while monitoring traffic on their network/firewall. Excessive traffic caused them to further investigate. The investigation revealed that user accounts had been created on their servers and that files on one or more computers on their network were being actively deleted as they watched. The insured disconnected all of their systems from the internet at that time and corrected their systems.

**Total Cost of Remediation: \$80,264**

**Scenario 2**

Three external back-up hard drives with private personal records for 300 patients were stolen from a locked physician's office. The insured consulted with an attorney specializing in data breach and notifications were sent to affected individuals advising them to place a fraud alert with credit bureaus and to monitor their credit reports and other financial statements.

**Total Cost of Notification and Services: \$10,500**

**Scenario 3**

A burglar broke into an accountant's office and stole a computer with the tax records of 800 clients. The accountant's clients were in four states and the owner needed assistance in meeting the various state laws notification requirements. Clients were urged to contact their banks and place fraud alerts on their credit files.

**Total Cost of Notification and Services: \$28,000**

**Quote Process is Simple**

No separate application needed for most quotes

**We're Here to Help**

As a business owner you can count on us to protect you from today's cyber risks and challenges. For more information on PLM's Cyber Suite, visit [www.plmins.com/cyber](http://www.plmins.com/cyber).



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