

# CYBER LIABILITY AND DATA SECURITY+ PRODUCT



- Ⓢ Risks with revenues less than \$15,000,000
- Ⓢ Eligible classes include, but are not limited to:

Accountant	Condo/Homeowner association*	Home health aide	Plumber
Auto repair	Consultant	Home inspector	Printer/Publisher*
Advertising firm*	Convenience store	Hotel/Motel	Property manager
Air/Heat contractor	Country club	Insurance agency	Real estate agency
Ambulance service	Day care center	Janitorial	Rental car agency
Architect	Day spa	Landscaper	Restaurant
Artisan contractor	Doctor	Laundromat	Retail store
Bars/Tavern	Dentist	Library	Sales/Distributor
Beauty/Barber/Nail shop	Drug rehabilitation	Maintenance	Security guard firm
Bowling lane	E-commerce	Manufacturer	Telemarketing
Car wash	Engineer	Nonprofit entity	Transportation/Trucking
Caterer	Fitness center	Optometrist	Travel agency
Cemetery	General contractor	Physical therapist	Veterinarian
Claims adjuster			

- Ⓢ New ventures are eligible

\* Part C Website Liability is not included

## PRODUCT ADVANTAGES

- ▶ Data breach, website liability and identity theft expense paid as incurred
- ▶ Separate aggregate limit of liability per coverage part with option to combine into one aggregate limit
- ▶ Website liability extends to social media platforms
- ▶ Average policy premium is \$1,000
- ▶ Cyber terrorism coverage is now available

## AVAILABLE LIMITS

- ▶ Part A Data Breach Liability and Security Breach Liability up to \$1,000,000 including:
  - Up to \$1,000,000 per claim in defense of regulatory notices/proceedings
  - Up to \$1,000,000 per claim in payment card industry fines and penalties
- ▶ Part B Data Breach Expense up to \$1,000,000 including:
  - Up to \$1,000,000 per claim of cyber extortion
  - Business Interruption and Data Restoration coverage available for most accounts
- ▶ Part C Website Liability up to \$1,000,000
- ▶ Part D Identity Theft Coverage up to \$100,000



## RETENTIONS

- ▶ Retention starts at \$2,500
- ▶ Identity theft coverage starts at \$0

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks with more than \$15,000,000 in receipts
- ▶ Two or more claims or circumstances related to the coverage provided in the past five years
- ▶ Located in AL, LA, MS or WV

Adoption agency	Data broker	Life and health insurance company	Payroll processor
Affordable care act navigator	Document destruction	Laboratory (medical)	Pharmacy
Auto dealer	Document management	Law firm	Premium financing company
Adult content/entertainment	Financial advisor	Manufacturer of information technology or software	Social networking
Bank	Firearms sales	Medical billing service	Stockbroker
Blog site	Franchises	Mortgage broker	Temporary placement employment agency
Collection agency	Gaming industry government agency	Municipality	Title/Escrow agent
Credit operation	Hospital	Nursing home	Video gaming

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Policyholders receive free access to eRisk Hub

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions.

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

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