

Pro Cyber Liability Program



The Pro Cyber Liability Program protects businesses from the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personally identifiable information, which is any private, non-public information of any kind in the merchant's care, custody or control.

The Pro Cyber Liability Program is facilitated through the North American Data Security RPG (named insured on master policy), a risk purchasing group registered in all 50 states and the District of Columbia. The master policy is underwritten by an AM Best A- rated insurance carrier.

POLICY DETAILS

Limit of Liability per Business Options

\$1,000,000 (annual aggregate)

Master Policy

Admitted – claims made policy form

No Aggregate Limit on Master Policy

\$5,000 Annual aggregate policy retention per enrolled business

Coverage Territory is Worldwide

Claim Reporting Requirement

Within 60 days upon becoming aware of a suspected or actual breach

Eligibility

U.S. Businesses with less than \$10,000,000 in annual gross sales (annual contributions for benefit plans)

COMPLIANCE TOOLS

Written Information Security Program (WISP)

State Compliance Resource Center

Pre-Breach Legal Access Plus

Data Breach Response Services

Employee Training Videos & Phishing Testing

Organizational Risk Assessments

COVERAGE DETAILS

Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency, including:

- Defense & settlement or judgement
- Regulatory fines & penalties (including PCI)

Ransom Payment: up to policy limit | retention applies

Cyber Event: up to policy limit | retention applies

Business Interruption: up to policy limit | 18 hour waiting period applies

Data Recovery Expense: up to policy limit | retention applies

Cyber Event Expenses:

- Notification
- Call Center
- Forensics
- Credit Monitoring
- Public Relations
- Associated Legal Expenses

Sub-Limits Apply with Retention

- Cyber Deception - \$100,000 sub-limit
 - Fraudulent Instruction
 - Funds Transfer Fraud
 - Telephone Fraud

For additional information, please contact:

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