

Cyber Suite

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 computer systems, damage to data and systems from a computer attack and cyber-related litigation.

Protection For Business Owners and Their Businesses

All businesses hold personal information on individuals, whether it is that of their customers or employees. In most states, businesses are required by law to notify individuals that their personal information may have been breached. Even in states where this law currently doesn't exist, there is a growing trend to notify individuals.

In today's digitally interconnected world, every business relies on their data and the networked computer systems where this information resides. So when data or a system loss occurs it can be devastating. Attacks like this have long been a persistent risk to businesses but their visibility has increased in recent years. Cyber attackers have shifted their attention to smaller businesses in search of easier targets.

IMU's CyberSuite includes five available coverages to help businesses:

- Data compromise response expenses
- Computer attack & Cyber extortion
- Data compromise liability
- Network security liability
- Electronic media 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
- A third party coverage designed to provide defense and settlement costs in the event of a suit alleging that the insured infringed on a copyright or trademark, defamed a person or organization, or violated a person's right to privacy

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Limits and Deductibles

Cyber Suite Coverage Overview

<p>Eligibility:</p> <p>Most businesses are eligible for 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):</p> <p>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:</p> <p>Cyber Suite deductibles range from \$1,000 up to \$10,000 per occurrence, depending on limit option selected.</p>
<p>Underwriting Specifications:</p> <p>No separate application needed for most quotes.</p>

Additional Services

Business clients will gain access to these other services:

- With this coverage comes 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 “My Tech Support”, 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 helpline to educate insured about cyber extortion, data breaches and identity theft
- Process to request case management services and submit expense reimbursement claims

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

Here To Help The Small Business Owner

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

Contact your representative today for more information about **Cyber Suite** coverage.

International Marine Underwriters

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