

PRIVACY BREACH AND CYBER SECURITY

Designed for small business, our portfolio turn-key approach addresses cyber security exposures by providing broad and affordable coverage to protect your insureds. We provide flexible and innovative options which are available for first and third party including business interruption. Partnering with some of the strongest and most well-known carriers across the Country, collaboration and flexibility are key to success. We've helped partners write Cyber for the first time and replace or modify current programs.

Education, Risk Management and Breach Response are critical components to a successful program. We are pleased to partner with CyberScout™ and NetDiligence™, premier providers of identity theft and data breach management and resolution services. These partnerships provide carriers a choice. CyberScout™ provides integrated underwriting and agent training and a fully integrated claims and risk management platform with co-branded risk management tools to help insureds before and after a covered loss. NetDiligence™ provides the eRiskHub® portal which contains tools and resources to help insureds understand exposures, establish a response plan and minimize the effects of a breach on their organization. The portal includes access to an initial consultation with a BreachCoach® and access to a breach response team.

Eligibility/Underwriting

Focus: Small to mid-sized business

Authority: Vested up to \$250,000; higher available via an efficient referral process

Coverages

First Party Privacy Breach - Limits up to \$250K

- Notification Expenses
- Monitoring Expenses
- Crisis Management Expenses
- Data Replacement
- Extortion Threat Expenses
- Business Interruption

Third Party Liability - Limits up to \$1 M

- Media Wrongful Acts
- Network Security Wrongful Acts
- Privacy Wrongful Acts
- Regulatory Proceeding Claims Expenses
- Payment Card Industry (PCI) non-compliance fines

Rating

- Composite Flat Charge
- Granular by Class or Groups
- By Portfolio or Program

Limits Options

- Shared Aggregate
- Dedicated Limits
- All Cover Aggregate



NEW TYPES OF
MALWARE FLOODED
THE INTERNET IN
THE PAST YEAR*

*THE WORLD ECONOMIC FORUM.
UP BY 40% VERSUS THE PRIOR YEAR.

Not all products and services are available in every jurisdiction and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.

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Complete Package

- Speed-to-Market
- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation
- Marketing support and underwriting training

CyberScout™ Strengths

Offered by more than 45% of the P&C Marketplace including:

- 16 of the top 20 US-based Insurers
- 6 of the top 7 Canadian Insurers

NetDiligence™ Strengths

Offered by 75% of Cyber Liability Insurance Carriers Including:

- 60 of the top US and UK Insurers
- 10 of the top Canadian Insurers

Educational Tools

Co-branded website featuring:

- Breach Avoidance education
- Risk exposure calculators
- Risk Mitigation Best Practices
- Marketing experts work with you to develop high-impact marketing materials that help raise awareness of your offering and ensure successful program adoption



THE MEDIAN COST OF A LOSS:



Follow us on: www.BerkleyRe.com/Solutions

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A.M. Best's Rated A+ XV